Our co-operative difference
We're focused on maintaining a strong financial foundation that enables us to meet the needs of our members, clients and communities. Our co-operative identity is integral to everything we stand for, and every decision we make as an organization. It is the core of who we are as a company.

Our mission: Financial security for Canadians and their communities
As the world around us changes, we remain focused on the needs of Canadians – and the issues that impact their long-term financial security. We work to develop solutions that provide security and peace of mind, while strengthening our financial performance, and making our company, clients and communities more resilient.

Our vision
The Co-operators is valued by Canadians as...
> A champion of their prosperity and peace of mind
> A trusted leader in the financial services industry, distinct in its co-operative character
> A catalyst for a sustainable society

Our statement of values
At The Co-operators, we:
> act with integrity
> treat our members and clients with respect
> inspire and support our employees in their achievement of excellence
> give life to co-operative principles and values
> balance our economic goals with concern for the environment and the welfare of society

About The Co-operators
We are a leading Canadian co-operative that offers multi-line financial services and insurance with $47.4 billion in assets under administration. Through property and casualty insurance, life insurance, wealth management solutions, institutional asset management, and brokerage operations, we offer products, advice and solutions that provide financial security and resilience to Canadians and their communities.
How we create value

We work hard to develop financial and risk management products and solutions that meet the evolving needs of Canadians and Canadian communities. Over time, these solutions lead to positive outcomes and impacts that can improve long-term financial security and well-being, in a virtuous cycle that increases our shared prosperity.

Inputs from our clients, members and communities … … enable us to provide them with financial products, services and advice … … to create positive outcomes, impacts and value for our stakeholders.

Our clients

Clients provide needs, insights and evolving needs that shape the products and services we develop.

For clients

$4.30 billion (at operating revenue)
$4.75 billion (at market price)
$1.69 billion (at retail price)
$31.7 billion (total assets)

For members and co-ops

142,450 (in total)
$1.15 billion (at operating revenue)
45 (member organizations)
$4,870.3m (for 2019–2022)
7 (agencies across Canada)

For communities

6,249 (employees)
2,530 (exclusive Financial Advisors)
482 (engaged Financial Advisors)
432 (total outlets across Canada)

Our members and the co-operative sector

Members provide insights and inputs that shape the financial and risk management solutions we develop for the broader co-operative sector.

For communities

6,249 (employees)
126 (engaged from)
7 (agencies across Canada)

For members and co-ops

142,450 (in total)
$1.15 billion (at operating revenue)
45 (member organizations)
$4,870.3m (for 2019–2022)
7 (agencies across Canada)

Our communities

Our communities provide our organization with talented employees and financial insights that enable us to develop solutions that meet the needs of our members and co-ops.

For communities

6,249 (employees)
2,530 (exclusive Financial Advisors)
482 (engaged Financial Advisors)
432 (total outlets across Canada)

Through partnerships and collaborations, we gain information and insights that help us to build more sustainable, resilient communities.

> Greater Canada
> Institute for Catastrophic Loss Reduction
> Partners for Action Network
> ProfitAbility Canada
> Smart Prosperity

Our communities provide insights and expertise, and are essential to the democratic governance of our organization.

For communities

6,249 (employees)
2,530 (exclusive Financial Advisors)
482 (engaged Financial Advisors)
432 (total outlets across Canada)

From clients

$3.50 billion (at operating revenue)
$4.17 billion (at market price)
$2.15 billion (at retail price)
$31.7 billion (total assets)

From members and co-ops

142,450 (in total)
$1.15 billion (at operating revenue)
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From clients, members and communities … … enable us to provide them with financial products, services and advice … … to create positive outcomes, impacts and value for our stakeholders.

Balancesheet overview

$17.0b
$13.3b
$3.7b
Total assets
Total liabilities
Total equity
Income statement overview

$5.125.5m
$4.870.3m
$255.2m
Total revenue
Total expenses
Net income

Stories

Our Corporate Strategy

“The Co-operative Group Limited has 45 member organizations that govern our organization. It includes employees from Premiers group of companies. Financial Advisors serve as the voice of the co-operative movement to our clients, members and communities.”

— Current President and CEO

Corporate Knights

“Ranking highest in Ontario/Atlantic region for both performance and ethical leadership, The Co-operators are ranked highest in all four regions of Canada by Corporate Knights, a Toronto-based environmental media company.”

— Managing Director

Member Relationship Index

Member Relationship Index is the aggregated Employee Engagement Score of members of the Co-operators’ member organizations.*

— Employee Engagement Score

Connecting our member organizations

The greatest value in being a member of The Co-operators is sharing first-hand knowledge and have access to a network of like-minded individuals and organizations.

> Chief Member, Chief Executive Officer, Argonautic Cannabis Limited, Stony Plain, Prince Edward Island

Connecting young Canadians to mental-health support

The Co-operators and the University of Regina have worked together to support the Crisis Text Line, a texting service that is available to provide young people with support at any time, day or night.

> Dr. Kerri Deber, Manager of Counselling Services, University of Regina, Regina, Saskatchewan

Helping Canadians plan a strong financial future

“Our team has established many long-term client relationships based on trust and respect. Being the financial and insurance protector and through a comprehensive financial service solution to their individual needs and stage in the lifecycle, helps us create value for them.”

— John Kerr, Financial Advisor, Ottawa, Ontario

Adding value for our credit union partners

The Co-operators is Canada’s leading credit union-owned insurance company. Part of the co-operative movement, our values and strategic initiatives are aligned. Our products include auto, home, life, and business insurance, which is available to eligible credit union members. We support co-operatives by providing competitive pricing, personalized service, and exceptional client experience.”

— Allison Chaytor-Loveys, Chief Executive Officer, Newfoundland and Labrador Credit Union, St. John’s, Newfoundland

Protecting clients in the wake of Hurricane Dorian

“This is how we serve clients. One day we’re on the phone within an hour of the request for help. Our clients are continuously encouraged to feel valued and have a strong relationship with The Co-operators. Any time a natural disaster occurs, money is transferred to our account to cover it within an hour.”

— Paul Abernethy, Client, Summerside, Prince Edward Island

Impact investing to build the sustainable economy

Impact investing is growing and the Co-operators are placing a strategic focus on the sustainable economy and one of the largest investors in Canada and the world. We are working to ensure that all our communities and stakeholders benefit from our investments and that our investments are consistent with our mission and values.”

— Mark Gauthier, President and Chief Investment Officer, Concordia University, Montreal, Quebec

Corporate Knights, “Impact investing is a necessary evolution of the investment industry.”

— Paul Abernethy, Client, Summerside, Prince Edward Island

For communities

Impact investments contributed to projects and initiatives that generated $258 million MWh of renewable energy.

For our organization

77% (aggregated Employee Engagement Group Score –
80% (total operating revenue)
19.4% (total impact investments)
1.7% (employee Mental Health Index)
258 million MWh

For members and co-ops

$11.9 million (Member Loyalty Project) continued to support co-operatives.

For communities

80% (total operating revenue)
80% (total operating revenue)
258 million MWh

From communities

From clients

For clients

$2.15 billion (in shares and benefits paid)
896,000 (homes)
1.5 million (vehicles)
230,000 (direct written premium)
663,000 (businesses)
40,000 (farms and ranches)
269,000 (businesses)
545,000 (life insurance)

From clients

$2.15 billion (in shares and benefits paid)
896,000 (homes)
1.5 million (vehicles)
230,000 (direct written premium)
663,000 (businesses)
40,000 (farms and ranches)
269,000 (businesses)
545,000 (life insurance)

From members and co-ops

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