



Making *it*  
Happen

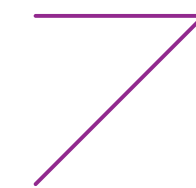
2022

# Environmental, Social & Governance Report

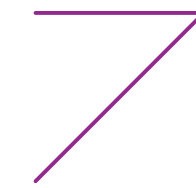
ACTING IN THE PRESENT TO BUILD FOR THE FUTURE



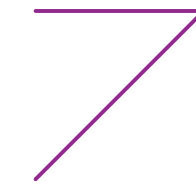
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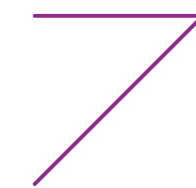
[Our Commitment](#)



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# Our *Commitment*

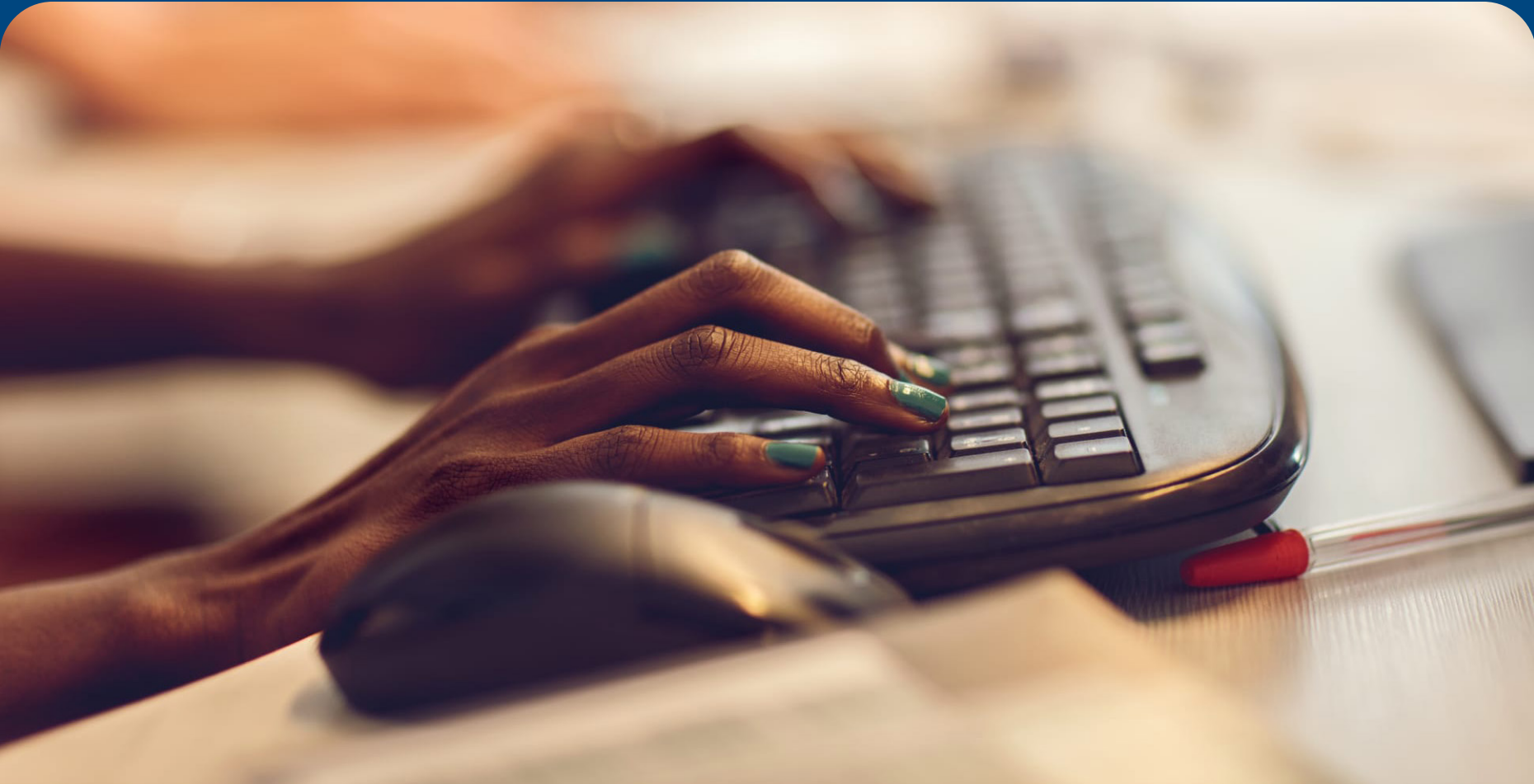
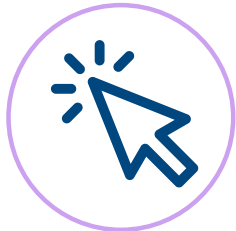
At EMC Insurance Companies, we stand for so much more than insurance—we stand for improving the lives of all the people, businesses and communities who *Count on EMC®*. By acting in the present, we build for the future and help turn critical moments into powerful possibilities.

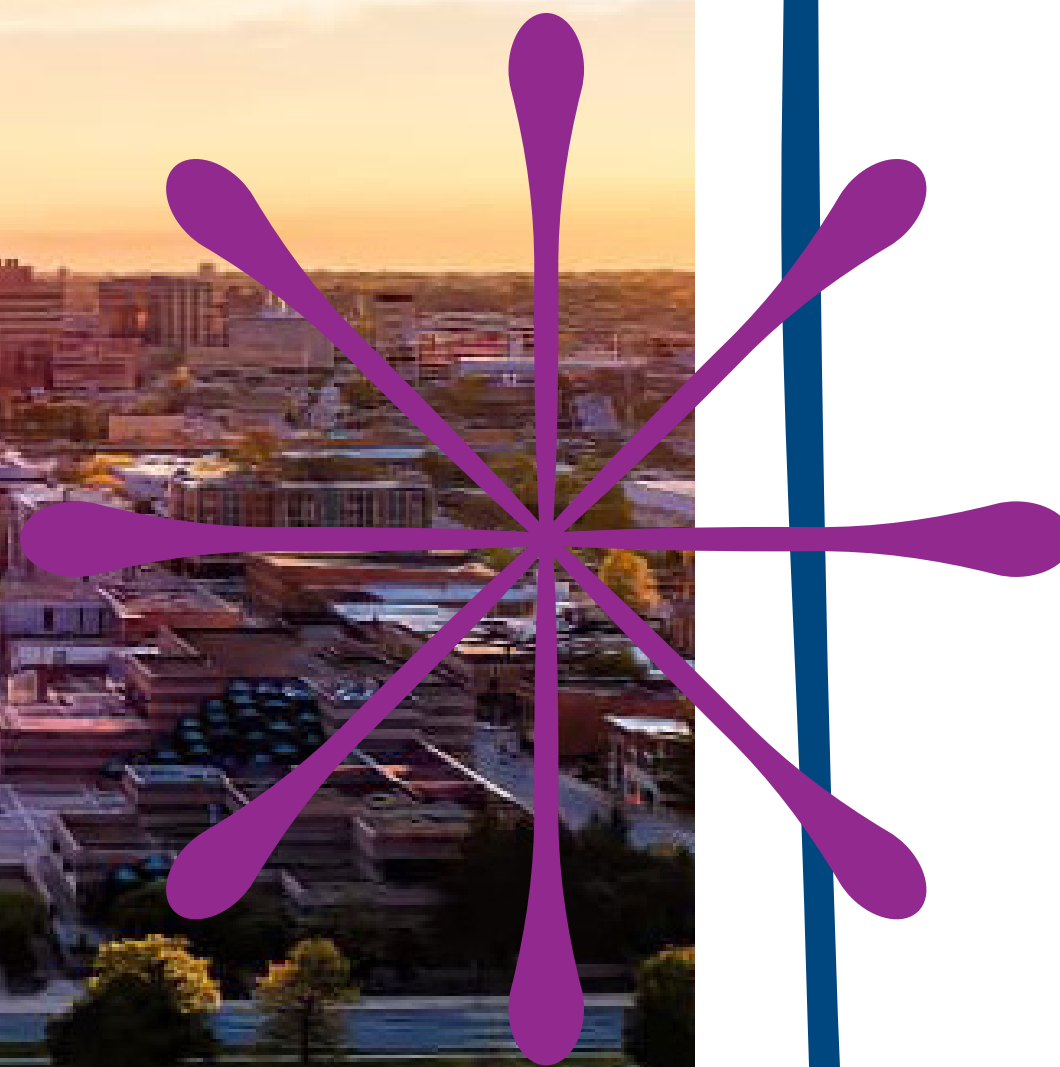
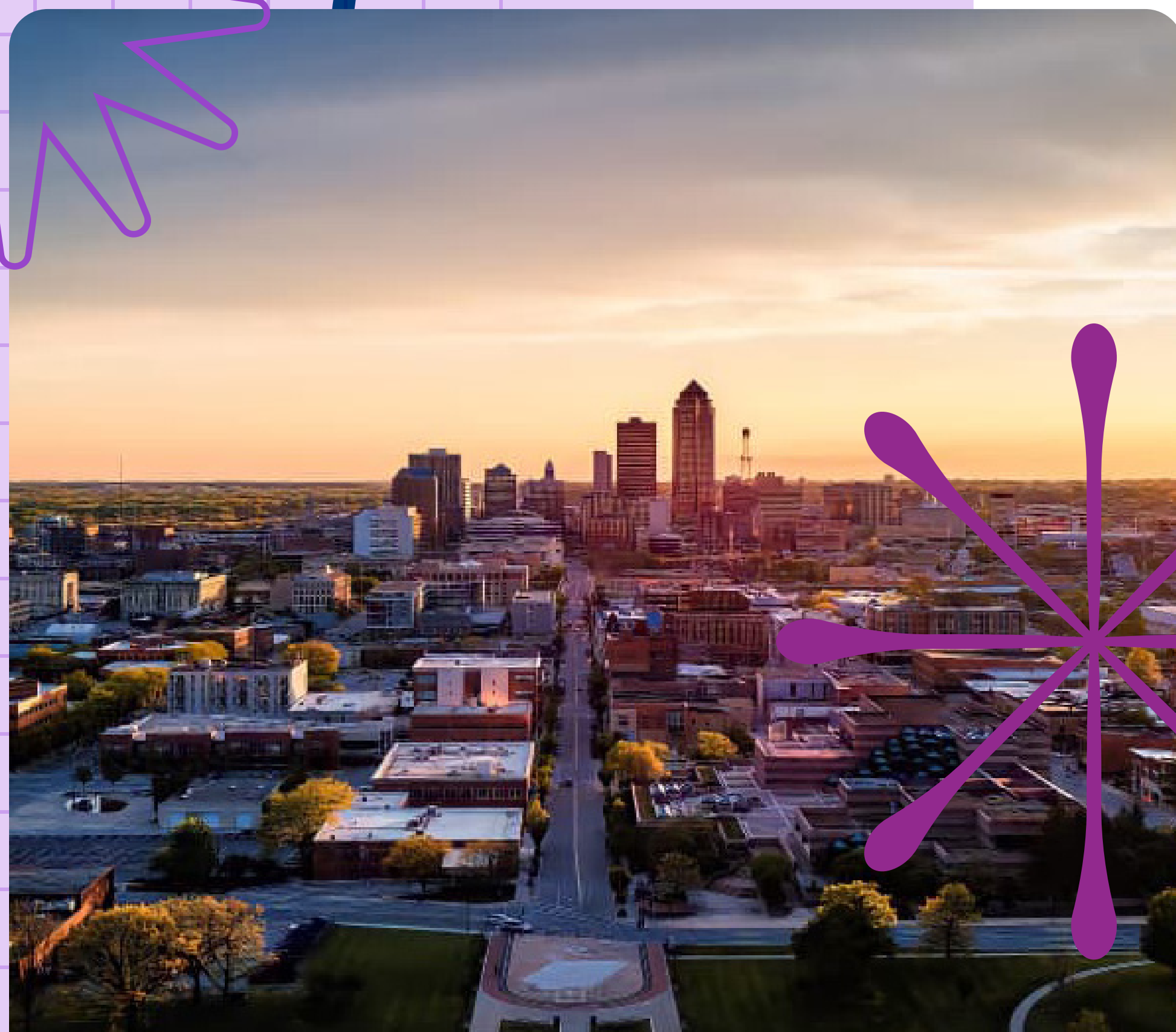
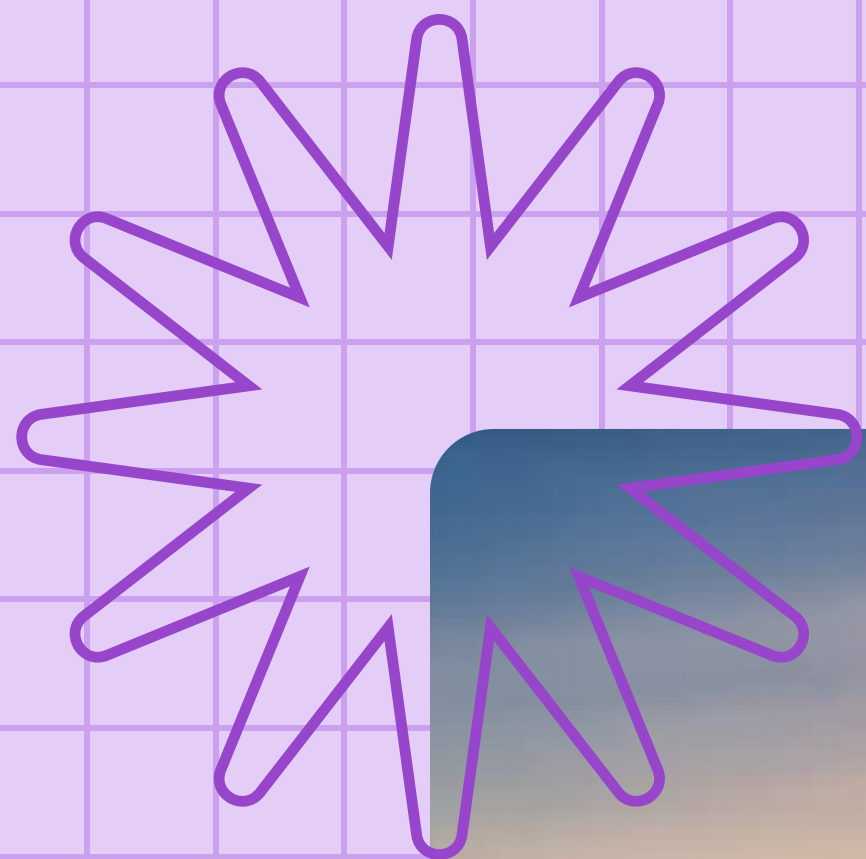
Our Environmental, Social and Governance (ESG) Committee is comprised of subject matter experts across the organization who guide EMC’s approach to operating as an environmentally, socially and ethically responsible business. Here are the departments that are Making it Happen:

✓ Compliance	✓ Innovation
✓ Corporate Risk Management	✓ Investments
✓ Diversity, Equity and Inclusion	✓ Legal
✓ Facilities and Administration	✓ Marketing and Communications

## All About EMC’s Business

For more about EMC, our strategic priorities, business operations and financial strength, [visit our 2022 Annual Report](#).





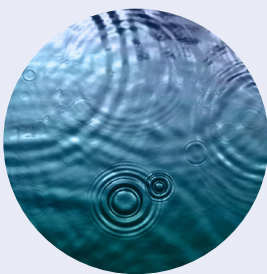
# Making *Change* Happen

We believe in walking the walk when it comes to ESG policies. We're making a measurable impact—but don't take our word for it! We keep tabs on our energy use, waste, pollution and natural resource conservation so we can understand how our business's operations affect the environment, and continually work to improve.



# Saving Paper Saves So Much More

Our business relies on the secure and efficient delivery of agreements, claims forms and signatures. And thanks to DocuSign, the millions of sheets of paper EMC saved in 2022 also saved the equivalent of\*:



**1,583 gallons** of water



**538 pounds** of wood



**1,262 pounds** of carbon



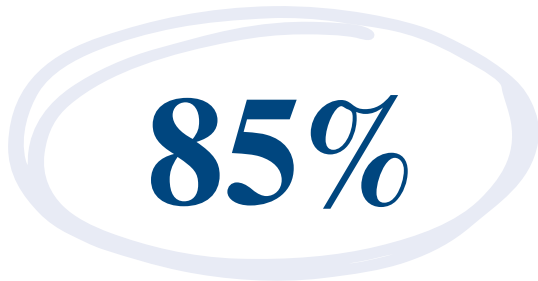
**87 pounds** of waste

\* DocuSign uses the [Environmental Paper Network’s Paper Calculator Version 4.0](#) to estimate environmental savings.

## By the Numbers



of electricity is from renewable resources



of lighting has been converted to LED



overall energy reduction in EMC buildings since 2015



## Investing With Purpose

### Coverage and Loss Control Services

Through our coverage and loss control services, EMC protects policyholders from weather-related events that may be exacerbated by climate change.

### Catastrophe Management Committee

This committee guides the strategy for managing weather-related catastrophe losses that may be influenced by the ongoing and evolving risk of climate change.

### Supporting Sustainable Communities

Each year, EMC invests in projects centered on historic rehabilitation and preservation, as well as low income housing, contributing to the strength and sustainability of our communities.

**In 2022, EMC invested \$9.2M** toward these community improvement efforts.



# IOWA

## Tippie College of Business



### Impact Story: Renewable Energy

EMC partnered with students at the Vaughan Institute of Risk Management at University of Iowa's Tippie College of Business to conduct a risk assessment on policyholder concerns regarding sustainability. Students assessed sustainable energy sources, such as geothermal heating and solar panels, and made recommendations that EMC could consider implementing for its policyholders to become more sustainable.



# Making *Community* Happen

At EMC, community is more than just another buzzword. We strive to create lasting change with a focused approach that combines philanthropy, volunteerism and workplace giving. But what really sets us apart from other organizations is the dedication of our team members, who are making a real impact inside and outside the walls of EMC.





# Standout Stories From the Year



\$517,151

Total donated to United Way through EMC's annual workplace campaign.

## EMC High School Internship Program Makes Headlines

In 2022, EMC started offering paid internship opportunities to Des Moines East High School graduates and rising seniors—providing them real work experience.

2,920

Number of volunteer time off hours team members used in 2022.

## Giving 85 Children a Special Holiday

Through EMC's virtual Giving Tree, team members donated nearly **300 items** which helped **85 children** and their families have a happier holiday.







## Diversity, Equity & Inclusion

We’ve taken big steps to ensure [diversity, equity and inclusion](#) (DEI) is built into the fabric of our organization. EMC supports more than 200 nonprofit organizations dedicated to improving the communities where our team members live and work, and this includes many DEI sponsorships, such as:

<a href="#">CelebrAsian</a>	<a href="#">Capital City Pride</a>
<a href="#">Latino Heritage Festival</a>	<a href="#">Women Lead Change</a>
<a href="#">Iowa Juneteenth</a>	

## Building America’s Most Accessible Park

EMC is invested in making Easter Lake Park’s north shore the most accessible park in the U.S. The project features accessible playground equipment, zero-entry ramps to allow people with limited mobility access to the water, extra wide sidewalks for wheelchair users along the shorefront, and a de-escalation room for people with sensory processing disorders.



## Bidwell Riverside Center Partner of the Year

We were honored to have received the 2022 Community Partner of the Year award from Bidwell Riverside Center, an organization that seeks to create a better future for disadvantaged families through its food and clothing pantry and child development center. EMC team members support Bidwell Riverside Center through financial assistance to volunteerism, including dropping off in-kind donations, stocking shelves at the food pantry and more!



# The EMC Insurance Foundation

Each year, EMC Insurance Companies allocates the equivalent of one tenth of one percent of the prior year’s surplus to grantmaking through the EMC Insurance Foundation, which supports numerous organizations in central Iowa and around the country.



\$30M+

The amount given by the Foundation since its inception in 1989

\$1.72M

The total amount given by the Foundation in 2022



## Impact Story: Amplifying Voices

### Inclusion Council

EMC’s Inclusion Council participated in their first ever DEI Summit in 2022, where 16 council members learned how to become inclusive change agents and help bring EMC’s DEI vision to life.

### Women’s Executive Forum

EMC held its inaugural Women’s Executive Business Forum in 2022. The event brought together 26 executive women decision makers from agencies across the country for multiple days of relationship building and discussion with EMC leaders.





# Making *Trust* Happen

Trust and integrity are two of EMC's five core values. These two principles are part of everything we do—from accurate and transparent accounting methods to analyzing the diversity and structure of our board of directors. Basically: Who's running the business, and how are they running it? Which brings us to the next two words that EMC leadership embraces: servant leadership. Our leaders focus on supporting brilliant, diverse teams in order to create scalable impact.





## Governance, Structure, Policy & Practices

Our 13-member Board of Directors works with senior leaders to review and approve company goals and implement corporate strategy while assuring the financial solvency of the company. The EMC Board meets quarterly, and smaller committees meet periodically to oversee specific company actions.

The Corporate Governance & Nominating Committee helps establish appropriate corporate governance policies and practices in areas such as selecting new directors, succession planning for executives and evaluating proposed changes to key governing documents.

## Compliance & Ethics

Our Guide to Ethical Corporate Conduct underscores our promise to conduct our business honestly, with integrity and in accordance with the highest ethical standards.

Our Code of Ethics and company-wide compliance and ethics trainings highlight our commitment to protect our customers, team members, data and culture.

Our [Business Partner Code of Conduct](#) provides guidelines to help our suppliers make choices that are in line with our values and our customers’ best interests.



## Data Privacy & Security

We have comprehensive privacy and security policies, standards and procedures and we regularly provide training to our team members about their responsibilities. We also use “real world” testing scenarios to help them recognize security threats. These privacy and security efforts are led by a dedicated team of privacy, information technology, information security and compliance professionals.





## Impact Story: Leadership

### Intent-Based Leadership

EMC team members learned about the importance of intent-based leadership during a live presentation from Andy Worshek. Andy is an expert in developing leaders and is prominently mentioned in David Marquet's award-winning book, *Turn the Ship Around!*

### Servant Leadership

EMC was inducted to Robert K. Greenleaf Center for Servant Leadership's Leadership Hall of Fame, which recognizes high-profile individuals and organizations that are committed to the well-being of others. EMC was identified for its "outstanding leadership."





[emcins.com](https://emcins.com)



EMC Insurance Companies | Des Moines, IA | 800-447-2295

\*All companies operate under the trade name of EMC Insurance Companies  
Affiliated with EMC National Life Company

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