



## FAQ DOCUMENT

### PURPOSE:

The focus of the Pilot Program with EcoClaim is centered on EcoClaim's Waste Diversion Program. EcoClaim's EcoDivert course trains contractors on how to divert construction waste away from landfills. TRAX 2.0 GhG Management software records all of the diversion efforts reported and calculates the actual and avoided waste-related GhG emissions, on a per-claim basis. The desired outcome of the pilot is to implement procedures to help contractors divert waste from landfill and track and measure their impact.

### What is EcoClaim?

EcoClaim is an end-to-end solution insurers can use to measure, manage, and reduce greenhouse gas (GhG) emissions throughout their supply chains. EcoClaim provides services in three main areas: training and certification, GhG management software, and carbon exchange. Using EcoClaim's comprehensive services, insurers and their vendors can become climate leaders – adopting lower-carbon practices including across the supply chain, measuring and tracking avoided GhG emissions, complying with regulatory disclosure requirements, and achieving net zero targets.

### What is EcoClaim Certification?

EcoClaim offers robust climate-action training and is the world's only certification body specifically tailored for achieving climate leadership in the insurance industry.

- Certification: Certification allows insurers to identify vendors committed to advancing their climate performance. It provides vendors with tools for reducing their carbon footprints, starting with impactful behavioural changes to reduce carbon hotspots in their operations. Actual and avoided greenhouse gas (GhG) emissions are measured using our Trax carbon tracking software.
- Training: EcoClaim e-learning courses are designed specifically for the insurance industry and their vendors – sharing practical methods that create emissions reductions and avoidance throughout the supply chain.

### Why do we have to do this?

- To prioritize diverting claims-related waste from landfills.
- OFSI has mandated insurance companies to provide data-based Scope 3 emissions disclosures by 2025.
- To make yourself a premier partner for claims service.

### What does it cost to set up this program?

**Costs outlays for contractors include:**

- Training 15% of employees (minimum 2) per branch on EcoAware and EcoDivert
- Certification fees
- Equipment such as scales and reusable containers
- [Link to STORE](#)

**Cost savings for contractors include:**

- Reduced cost of garbage bags
- Reduced cost of tipping fees for waste
- Rebates on metal

### Why are we sorting demolition materials on each job?

- Construction waste to landfill has a significant impact on greenhouse gas emissions.
- Sorting waste is now required for commercial waste (or this practice is being adopted) by most municipal landfills, as such, learning this technique is unavoidable.
- Sorting waste is the only way to take advantage of lower tipping fees.

### How much time will sorting demolition material take on each job?

- Training workers to sort as they go becomes part of their routine, integrating sorting into their regular workflow rather than treating it as an additional step is critical.
- Sorting is also inherent to sophisticated and efficient demolition process. Materials are typically removed by type before moving on to the next material making sorting straight forward and efficient.
  1. Doors are removed
  2. Baseboard is removed
  3. Flooring is removed
  4. Drywall is removed
  5. Insulation is removed
- Planning is essential to the efficient execution of any job. This includes sorting. Knowing which materials are to be diverted, knowing where those materials need to end up, and having the right tools to easily accomplish this goal are keys to success.
- After a process is established, data indicates that the act of sorting waste for diversion does not add time to a job.

### How long will weighing and documenting waste streams take on each job?

- Weighing and documenting can be a quick and simple process with the right tools and training.
- EcoClaim EcoDivert training focuses in detail on the best practices for weighing and documenting efficiently.
- The EcoClaim EcoDivert tracking form available inside Encircle is one of the simplest ways to collect the information.
- With the correct procedure, this step should be reduced to a few minutes per job.
- For larger jobs, the documentation is even less if the job infrastructure is set-up correctly to facilitate the use of hauler/recycler way-bills for collecting waste diversion data.

### Will I get paid to complete this procedure?

- **No** - Sorting debris on site is not reimbursed as with the adoption of efficient processes and infrastructure, this activity does not increase aggregate job cost. Environmental stewardship is its own reward and it is the expectation for every member of your valued supply chain to participate in reducing emissions.

### Will I be reimbursed for the time spent entering data?

- EcoClaim builds systems to avoid duplicate or unnecessary data entry.
- There is zero job opening data entry required for companies who follow these steps:
- Setting up the Auto Open feature from Xactanalysis
- Leveraging the EcoClaim EcoDivert Tracking Form available on Encircle
- Establishing solid field level procedures for staff to e-mail forms directly from their app to TRAX 2.0

### Why is it necessary to document the weight of the waste?

- Establishing baseline data and measuring change is the only way to obtain true improved performance.
- The reporting of scope 3 emissions is legislated for insurance companies to report and the collection of data for waste to landfill is a key element of these scope 3 emissions.

### Why can't I just submit the weight of the entire bin rather than per job?

- Simply using the weight of a mixed job bin does not provide accurate information since the weight and quantity of waste from a job has no direct correlation to the revenue from the job. This means that per job waste data can not accurately be extrapolated from aggregate bin data.

### How do I find recycling resources in my area? What if there aren't any?

- EcoClaim has [created a directory](#) to help contractors access recycling in their areas.
- Not all areas are as developed as other areas with respect to recycling resources.
- In the case of a lack of diversion options, it is even more important for contractors to establish the quantity of debris headed to landfill in order to help bring resources to your area.
- EcoClaim dashboarding data reports recycling performance regionally which helps to establish if contractors are performing to the best of their ability in the area. The data also informs municipalities about the impact in their area which will help to develop new resources in underserved areas.
- If you are struggling to find resources, [please reach out to an EcoClaim Success Coach](#).

### If I use a third-party sorting and recycler, can I sub in the actual increased cost of disposal vs. the standard Xactimate line-item rate?

- Source sorting of material at site is significantly less expensive than utilizing third party recycling sources so is not the first option.

**However, in some cases, third party sorting can provide access to waste diversion in markets where limited recycling resources are available. If this is the case in your market you will need to:**

- Obtain an EcoClaim Approved Market Exception to access the substitution.
- Weigh the debris per job and document prior to putting in a mixed-job bin
- Upload the data returned from the third-party hauler/recycler after the bin is received and sorted.

### I don't use Encircle, what are my options?

- EcoClaim offers integrations with a variety of software packages, talk to your software provider today to inquire.
- Everything offered in Encircle is available manually on the EcoClaim platform.
- Book your 1:1 consultation with the EcoClaim success coach for more information on how to set up your own internal programs.

### How does EcoClaim work on larger jobs?

- It is important to set up larger jobs with on-site sorting and recycling.
- Planning up front for larger jobs can save significant costs – data indicates up to 1% overall cost reduction on emergencies.
- Uploading waste and recycling waybills directly to TRAX 2.0 is the most efficient option.
- Where bins are dedicated to single job sites, on-site weighing is NOT required.
- If you have a larger job, please reach out to our Success Coach for free assistance with job set-up.

### How can I see my results?

- You can log-in to TRAX 2.0 to see your company Analytics Panel.
- The information shown on this panel shows contractors their progress and opportunities to make waste diversion more efficient.

### What support is available?

- There is a library of best practices and [tips and tricks available for contractors](#).
- Free 1:1 Success Coach consultations are always available.
- [Contact us](#)