

The Property Claims Model is Financially **BROKEN**

Insurers can't price their way out of the cycle of destruction

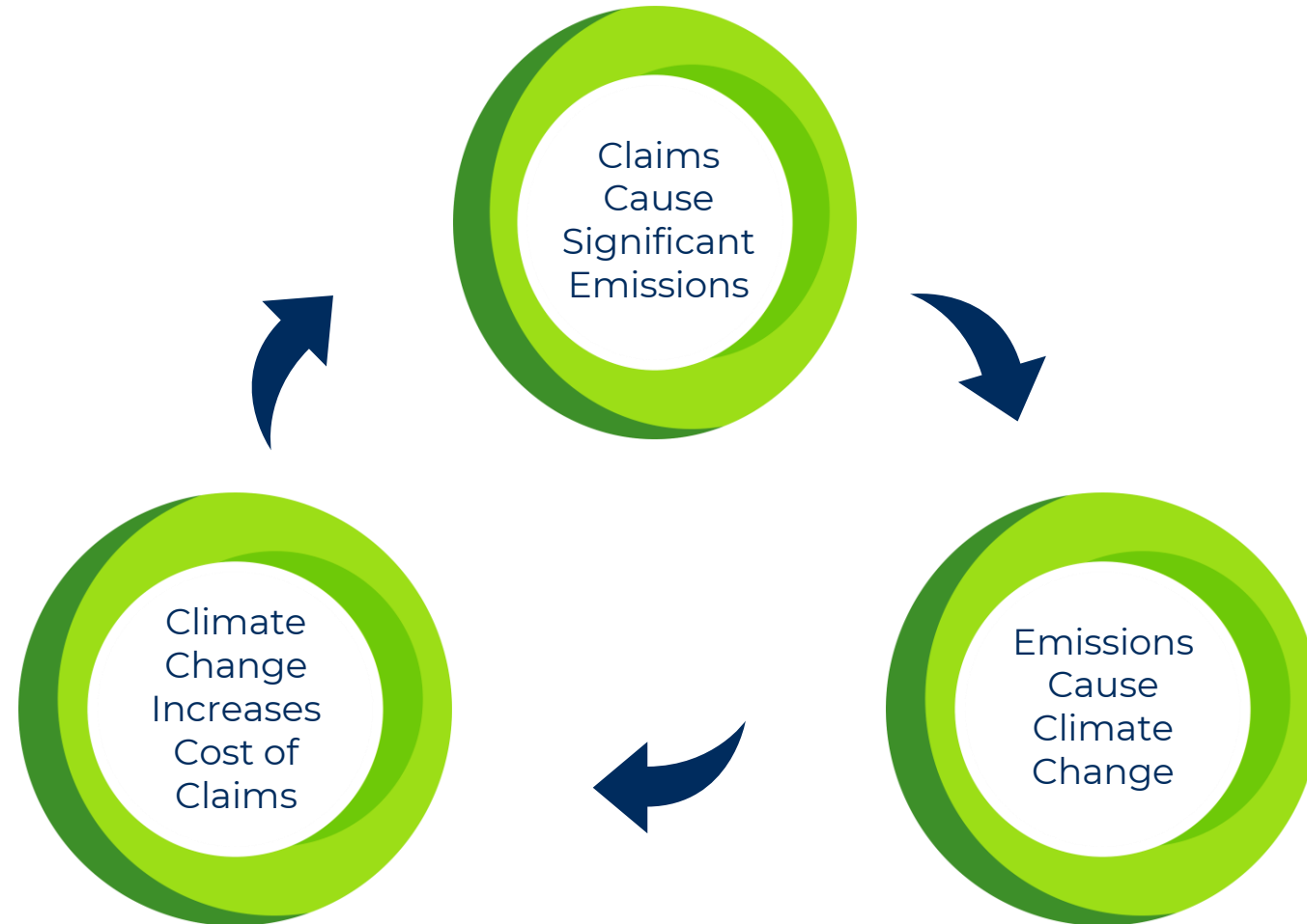
- Insurers can't keep up with the cost of property claims.
- Climate disasters are escalating – more frequent, more severe, more expensive.
- Claims costs are outpacing premiums across major markets.
- Insurers are exiting unprofitable regions and lines.



Emissions Control is the Missing Link

Insurers are not just victims of climate change – they are contributors

- Property claims drive **6x more emissions** annually than the airline industry due to the emissions intensive nature of construction activity.
- The insurance industry is stuck in a destructive cycle where emissions from property claims are fuelling climate change and climate change is increasing the frequency and severity of claims.



Emissions Regulations Have Arrived

Without action, emissions exposure becomes financial risk.

- 40+ countries now mandate Scope 3 emissions tracking and reduction.
- The UK, Australia, Canada are doubling down on climate disclosure and enforcement.
- Insurance is everywhere – meaning it holds the keys to economy-wide emissions impact.
- The insurance industry is a looming target for carbon taxation.
- Insurers don't have tools to track or reduce emissions across their massive supply chains.



EcoClaim Breaks the Cycle

Cut Emissions. Cut Costs. Combat Climate Risk.

- Reduce emissions in the property claims supply chain.
 - *And combat the root cause of rising claims severity.*
- Lower the cost per claim by up to 27%.
 - *Through waste diversion, restoration first workflows and implementing more resilient repairs that withstand the next climate event.*
- Meet ESG requirements with credibility.
 - *Using tangible, measurable actions – not estimates, offsets or greenwashing.*
- Show regulatory reporting progress and avoid massive looming carbon penalties.
 - *Getting ahead of carbon taxation, audit risk and investor scrutiny.*
- Access new primary sources of emissions data.
 - *Powering accurate, defensible Scope 3 reporting across thousands of vendors and providing the information on a per claim level directly into the insurers' primary enterprise software.*

Founder Story

**We met on a claim –
then built the business the industry was missing**

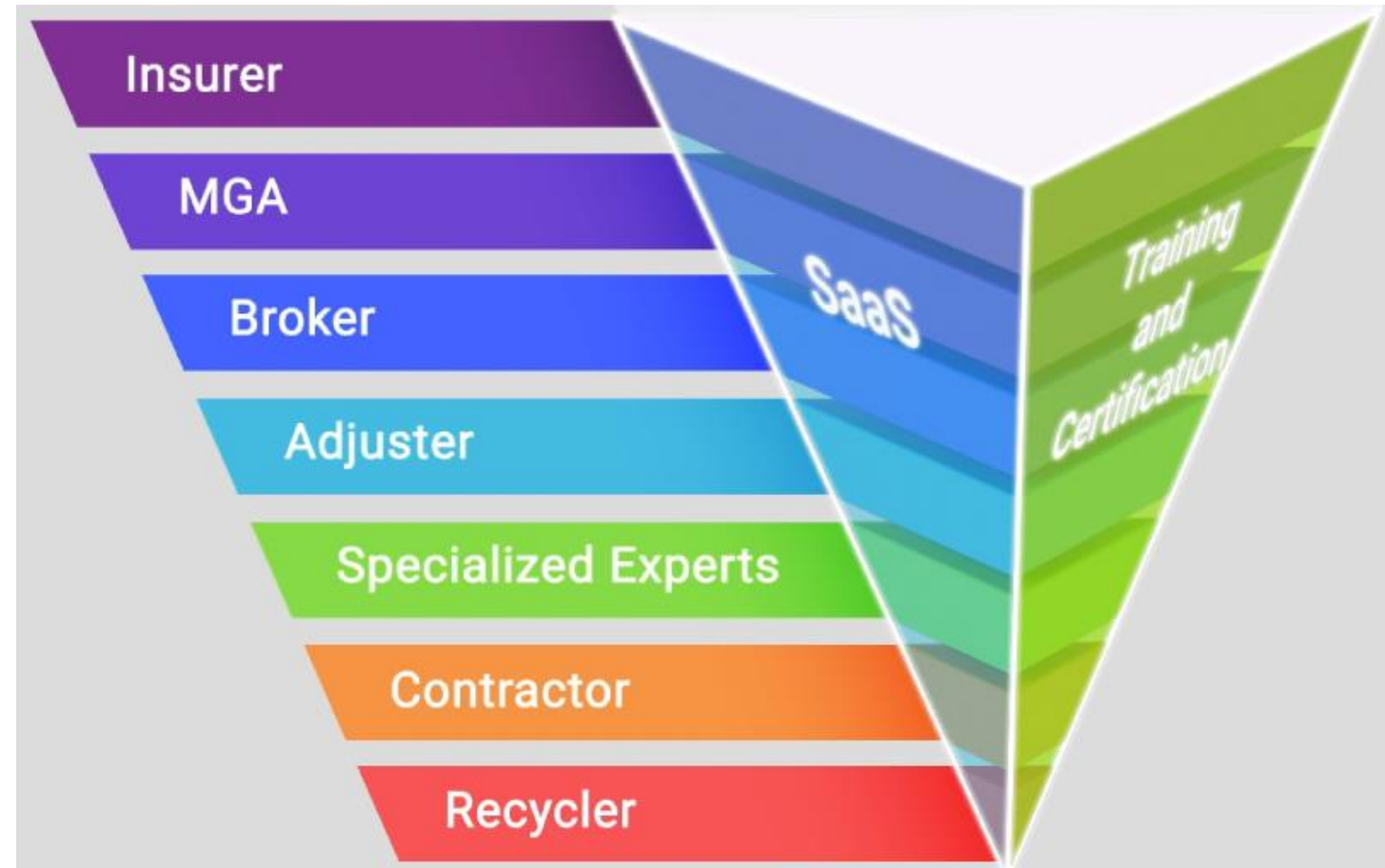
- Ross built Canada's largest cost consultancy which he sold to ClaimsPro in 2024.
- Jodi bootstrapped a 20M construction company which started as a maid service.
- After years working together on insurance claims, they collaborated on a sustainability pilot that Ross pitched to Aviva.
- Inspired by the pilot, Ross started EcoClaim incubated inside his business, MBC Group.
- Jodi was so compelled to join, she left her construction business and agreed to lead as CEO.



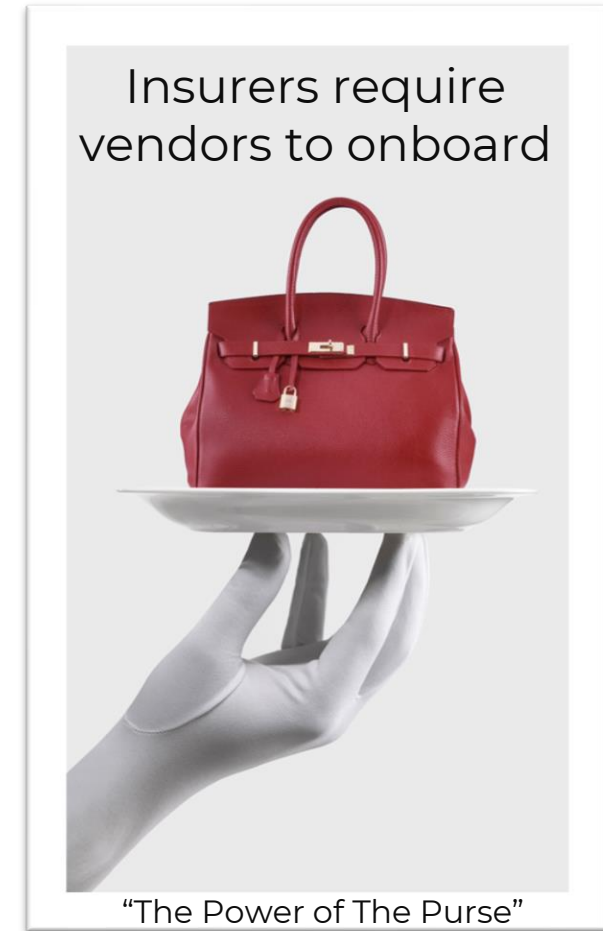
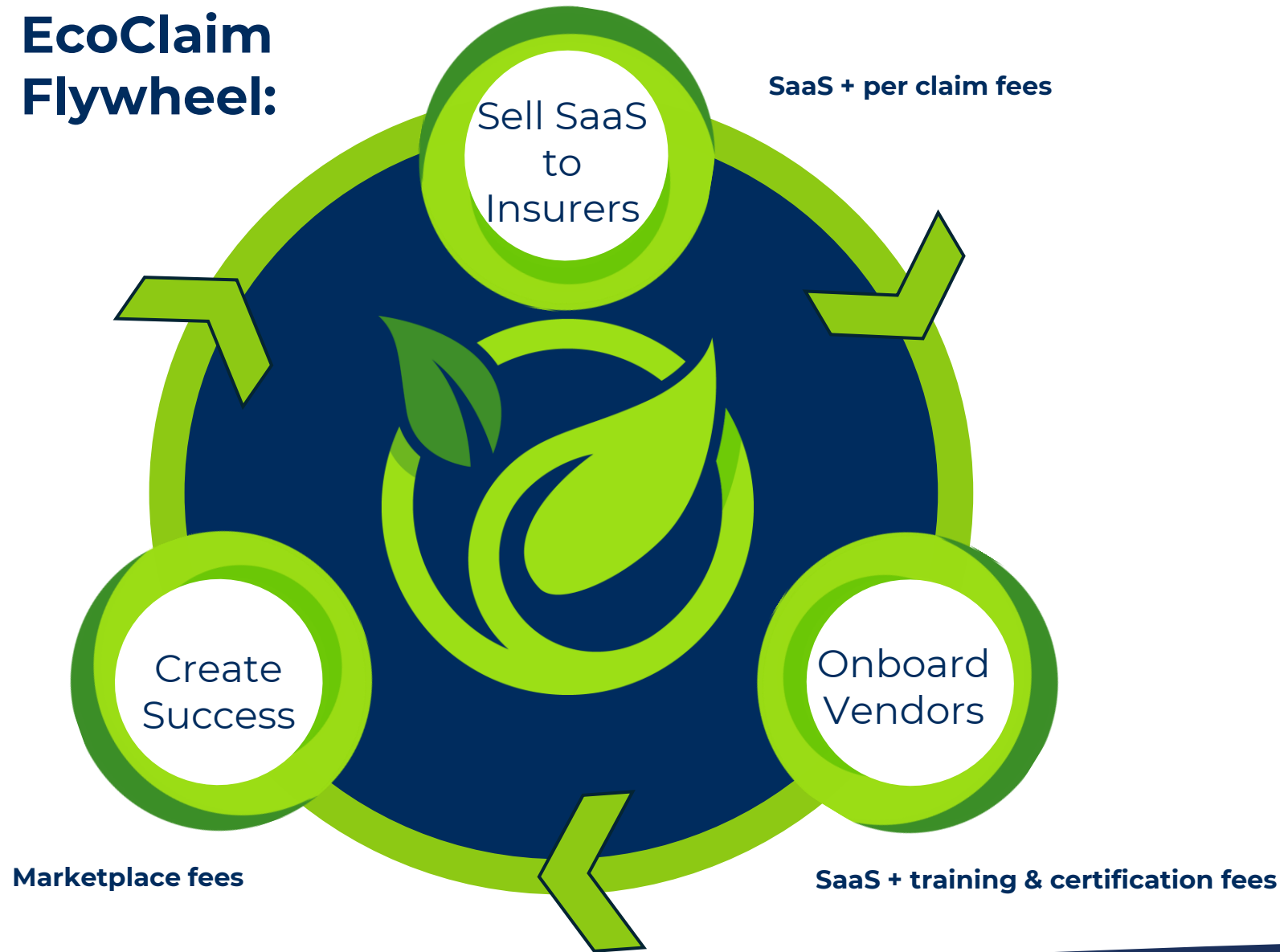
What is EcoClaim?

A SaaS and AI enabled, Multi-sided, Vertically Integrated, Carbon Intelligence Platform

- Software
 - measures and reduces emissions on a per claim basis
 - Drives down claims cost
- Training & Certification
 - Toolkit for supply chain
- Marketplace
 - Distribution channel for goods, services, financial and insurance products related to emissions reduction and sustainability.



EcoClaim Flywheel:



EcoClaim TRAX™

- Carbon intelligence platform
- Vertically integrated at multiple points throughout the supply chain **for touchless input and seamless workflow integration**
- Collects unique, primary data
- Provides reporting on Scope 1, 2, 3 & 4 emissions
- Provides actionable insights
- Facilitates costs savings on claims



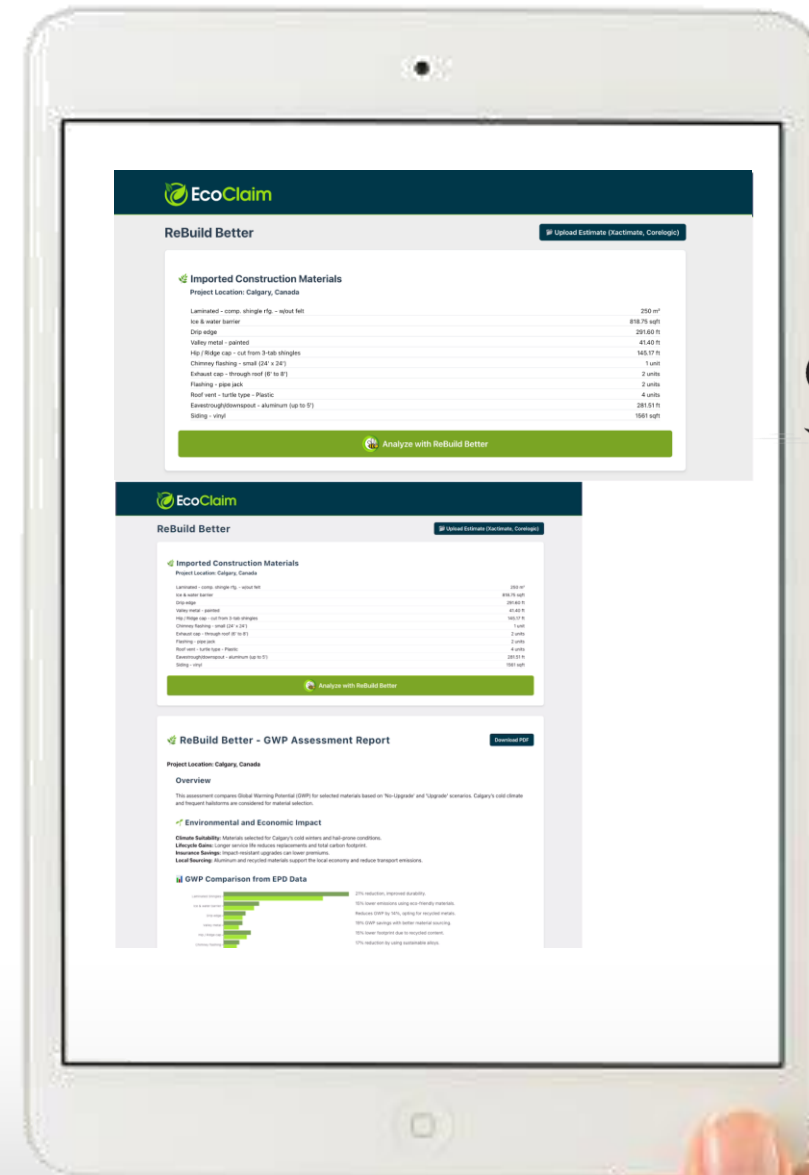
Rebuild Better Reporting

Point-of-Claim Solutions – The Future of Claims

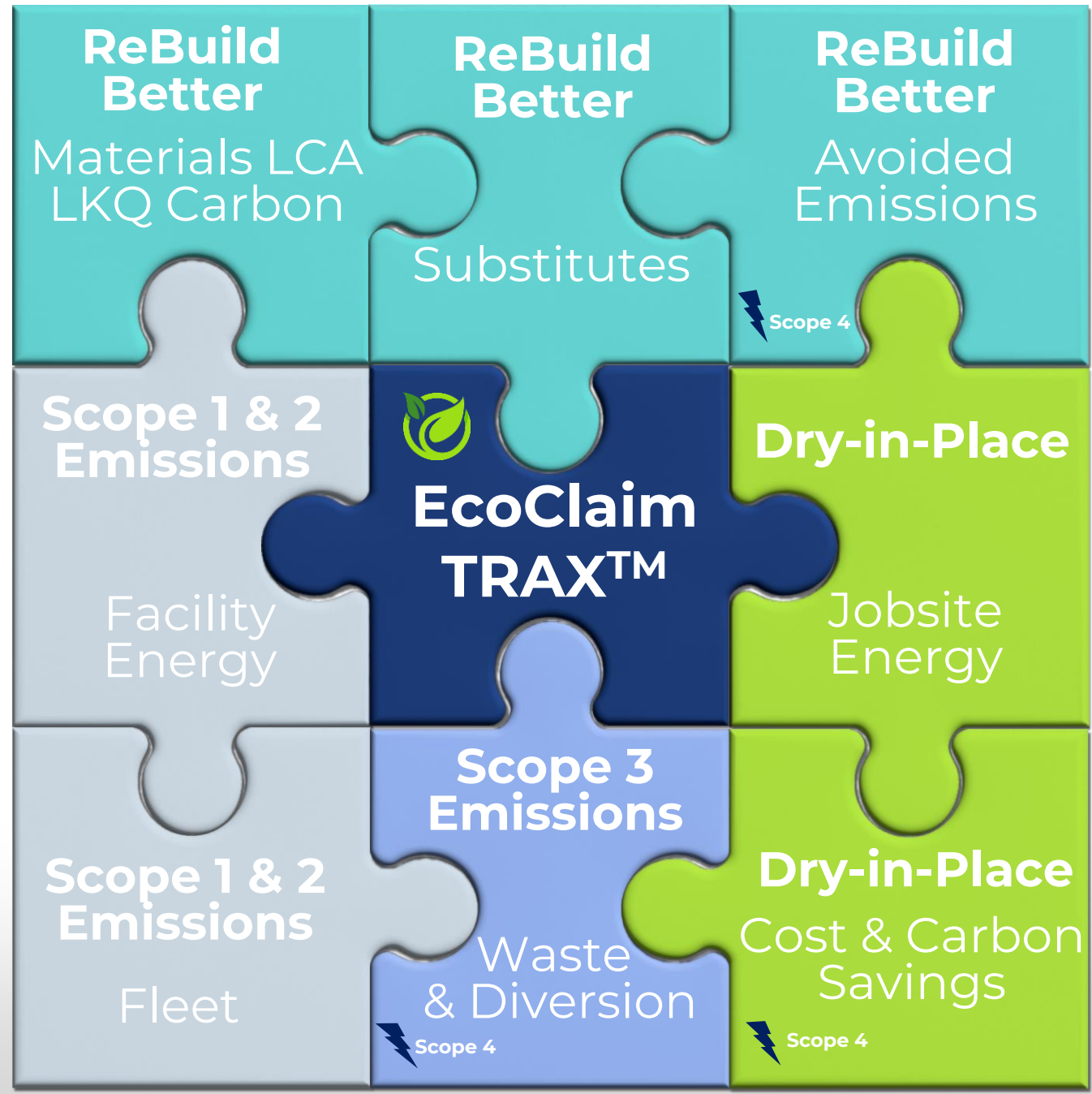
- Click of a button carbon quantification
- Automated resilience solutions

✂ Upgrades Recommendations

Material	No-Upgrade GWP (kgCO ₂ e)	Upgrade GWP (kgCO ₂ e)	Recommendation
Laminated Shingles	1200	950	Impact-Resistant Asphalt Shingles (e.g., Owens Corning TruDefinition Duration)
Ice & water barrier	340	290	Rubberized Asphalt Barrier (e.g., GAF WeatherWatch®)
Drip edge	210	180	Recycled Aluminum Drip Edge
Valley metal - painted	180	145	Galvanized Steel Valley Flashing
Hip / Ridge cap	260	220	Architectural Ridge Caps with Recycled Content
Chimney flashing	150	125	Copper Flashing (Longer lifespan)
Exhaust cap	130	110	Recycled Metal Exhaust Cap
Flashing - pipe jack	90	75	EPDM Rubber Pipe Boot
Roof vent	170	140	Recycled Plastic Ridge Vents
Eavestrough/downspout	410	350	Recycled Aluminum Gutters
Siding - vinyl	800	650	Recycled PVC Vinyl Siding



Carbon Footprint of a Claim – Product Roadmap







EcoClaim is **NOT**:

- A carbon accounting platform
- A regulatory / risk reporting platform

EcoClaim **IS**:

- Real data
- Action
- Results

Feature				
Compliance & Regulatory Reporting	✗	✓	✓	✓
Tracks Scope 1 & 2 emissions	✓	✓	✓	✓
Tracks Scope 3 & 4 emissions	✓	✓	✓	✗
Specific Emissions Reduction Actions for Insurance	✓	✗	✗	✗
Embedded in Insurance Workflows	✓	✗	✗	✗
Automated Primary Data Collection	✓	✗	✗	✗
Claim-Level Carbon Attribution	✓	✗	✗	✗
Identifies Reduction Hotspots for Insurance	✓	✗	✗	✗
Provides AI- Powered Rebuild Guidance	✓	✗	✗	✗
Waste & Waste Diversion Tracking	✓	✗	✗	✓
Reduces Claims Cost by up to 27%	✓	✗	✗	✗

Key Customers

Insurance



Collectively this represents \$11B of claims activity in the marketplace

And More...

Contractors

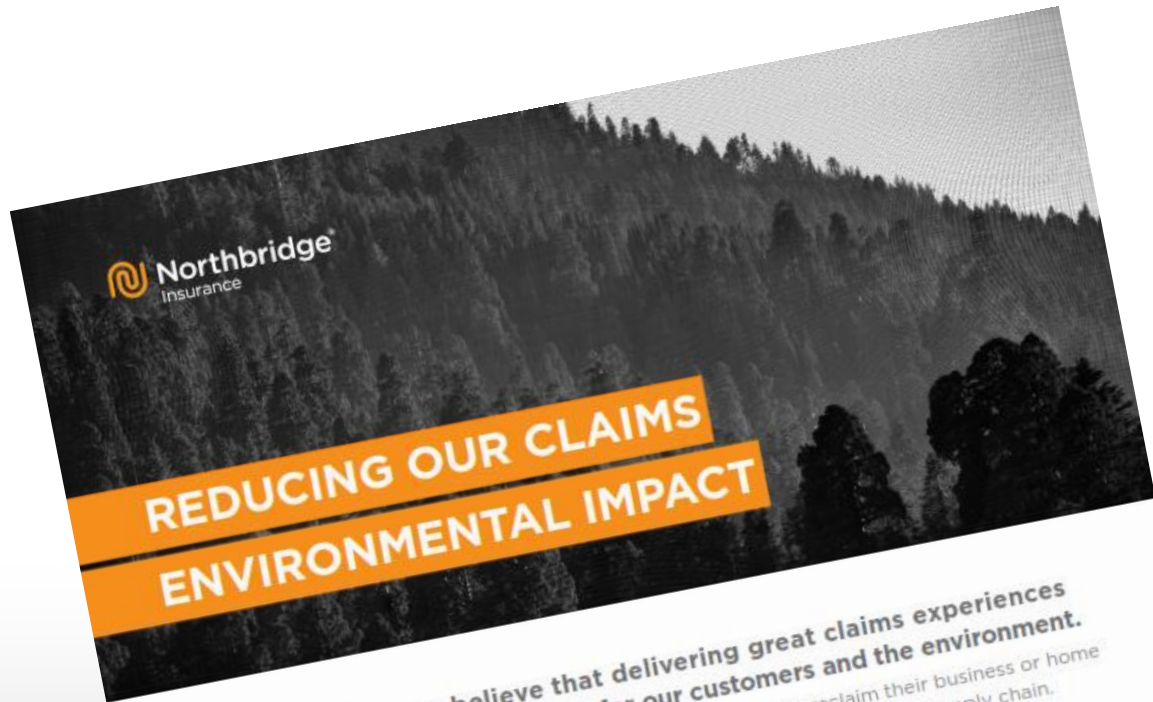


And More...

What our Clients are Saying About us...

And we couldn't be prouder!

- Marketing materials provided to Fairfax brokers.



At Northbridge, we believe that delivering great claims experiences means doing what's right – both for our customers and the environment.
That's why we're committed to not only helping our customers reclaim their business or home following a loss, but also reducing the environmental impacts of our claims supply chain.

We've partnered with **EcoClaim** to make sustainability a core part of our claims process, leveraging technology, data, and education to help drive tangible waste

We've also embedded sustainability training within our own education programs, complementing the hundreds of hours of technical claims training we provide our team with each year. This will help equip them with the knowledge and tools they need to make environmental responsibility a focus.

Through our EcoClaim program, we're empowering our people and our partners to help reduce landfill waste, cut greenhouse gas emissions, and enable practical and measurable sustainability improvements with every claim. It's just another example of how we claim differently.



At Federated, we believe that delivering great claims experiences means doing what's right – both for our customers and the environment.
That's why we're committed to not only helping our customers reclaim their business following a loss, but also reducing the environmental impacts of our claims supply chain.

We've partnered with **EcoClaim** to make sustainability a core part of our claims process, leveraging technology, data, and education to help drive tangible waste diversion results.

EcoClaim provides industry-leading training, greenhouse gas tools, and a carbon exchange marketplace that enables us to measure, manage, and reduce our emissions more effectively through claim-level data.

By requiring our network of preferred restoration partners to become EcoClaim Certified, we're able to prioritize quality repairs while working with them towards measurable emissions reductions through data tracking.

We've also embedded sustainability training within our own education programs, complementing the hundreds of hours of technical claims training we provide our team with each year. This will help equip them with the knowledge and tools they need to make environmental responsibility a focus.

Through our EcoClaim program, we're empowering our people and our partners to help reduce landfill waste, cut greenhouse gas emissions, and enable practical and measurable sustainability improvements with every claim. It's just another example of how we claim differently.

ABOUT US

Federated Insurance is one of Canada's leading direct commercial insurers. Our industry experts are committed to understanding the risks and opportunities of your business. With a dedicated agent and risk management team on your side, you get the right protection for your needs.

Learn more at www.federated.ca.

Traction in Year 1



986

Individuals Trained

113

Firms Certified

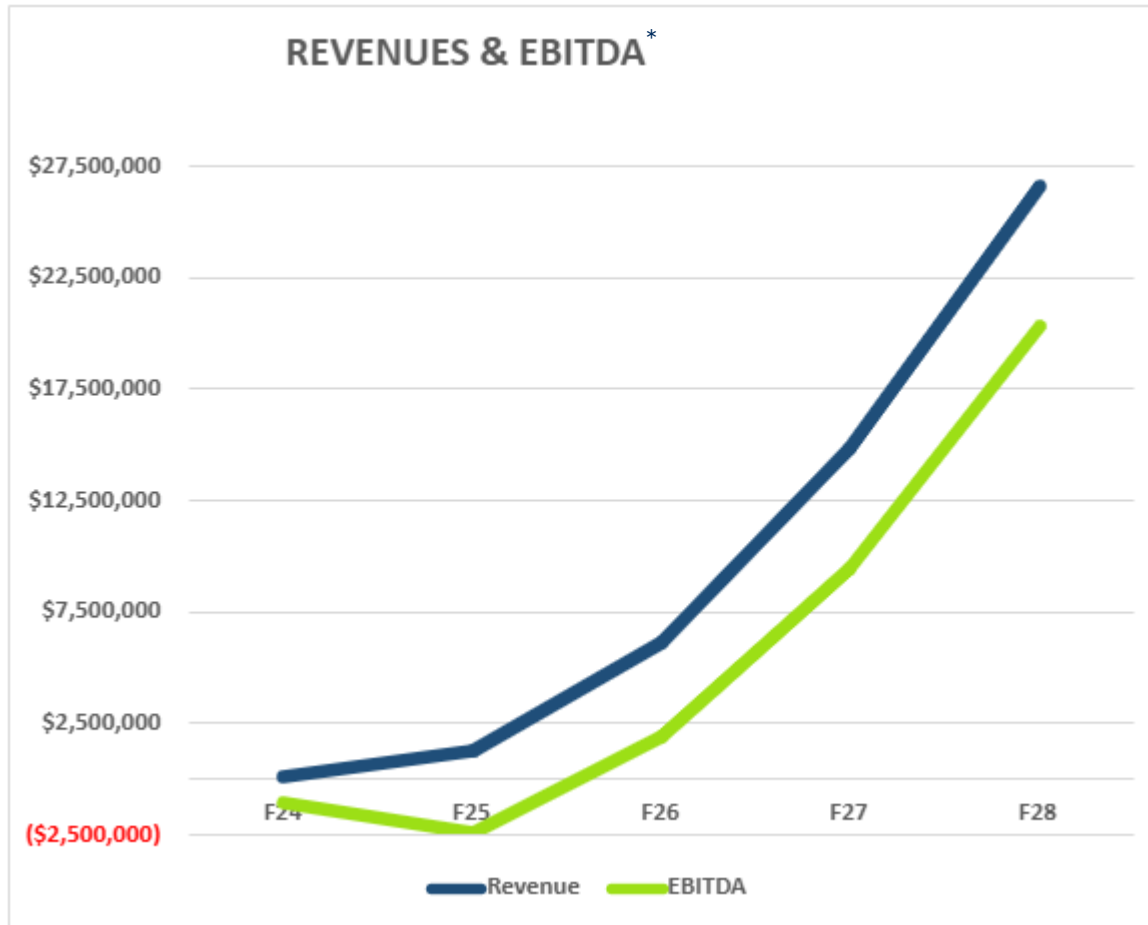
1,152,519

Kg's of Emissions Avoided

Market Traction

- \$2M in Seed funding closed
- MVP EcoClaim TRAX™ deployed and actively reducing carbon impact
- Integration deals in progress: Guidewire, CoreLogic, Verisk & Solera
- Integration deals completed: Clean Claims and Encircle
- SOC2 Security Audit (90%)
- National recycling directory complete with advertiser revenue launched
- EcoEssentials store launched
- Sustainability AI chatbot launched
- Resource and Tips directory launched
- Rebuild Better AI Prototype MVP built

Scale-up



* Includes revenue from Marketplace / Exchange starting in 2026

Investment:

- 4M

Uses of Capital:

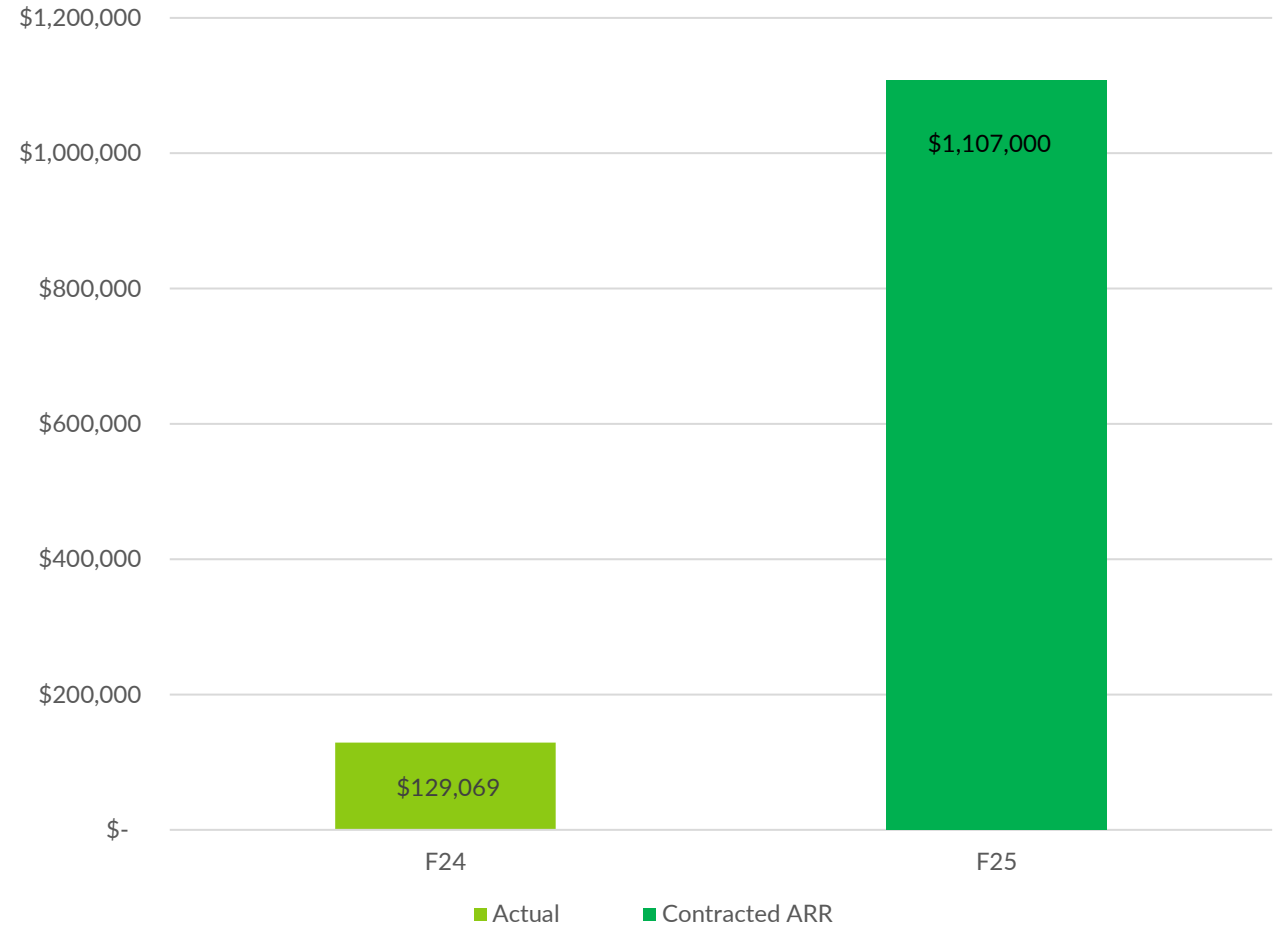
- 39% Technology & Engineering (R&D)
- 16% Sales & Marketing
- 15% Operations & Growth
- 14% General & Administrative
- 16% Working Capital & Misc.

Year over Year

2.5 M Sales Pipeline Including:

- Davies
- Crawford
- Sedgewick
- CMU
- Chubb
- QBE
- Beneva
- Core Group

Pipeline & Sales Forecast ARR



Team:



Ross Huartt
Chairman &
Founder

- Owner and CEO of MBC Group
- Grew MBC to largest cost consultancy in Canada
- Professional Quantity Surveyor
- Active YPO member



Jodi Scarlett
CEO

- Lifetime entrepreneur
- Grew restoration business to \$20 million in revenue
- Bachelor of Commerce and MBA
- Accolades including Chase Morgan's Women-2-Watch in 2022.



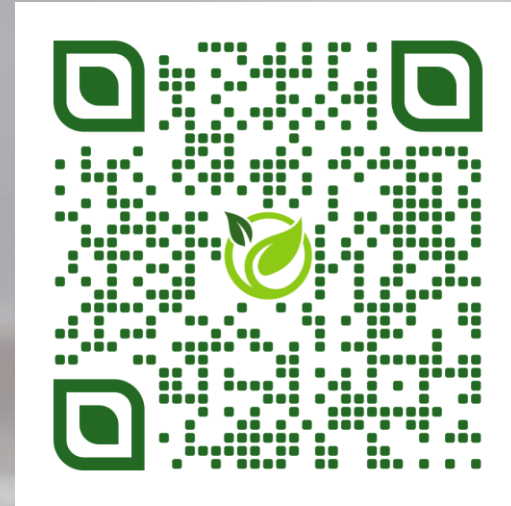
Tom Herman
CTO

- 20+ years in startup & product development
- Co-founder of MetaCarbon, offering carbon offset portfolio management tools
- Frequent university guest lecturer



EcoClaim

Training | Software | Exchange



BOOK A MEETING

Ross Huartt | Chair
rhuartt@ecoclaim.ca
403.880.0850

Jodi Scarlett | CEO
jscarlett@ecoclaim.ca
403.809.4449