

Sustainable Insurance Claims





What is EcoClaim?

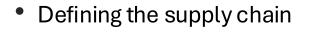
- EcoClaim is software platform (EcoClaim TRAXTM) and a training and certification body
- EcoClaim is a tool for measuring, managing, and reducing greenhouse gas emissions in insurance property claims supply chain
- EcoClaim helps insurance companies and their supply chain partners to:
 - Measure Scope 3 emissions with actual data
 - Reduce emissions on each claim
 - Drive down claims cost
- EcoClaim launched programs with AMA and Northbridge in 2025
- Over 100 contractors across Canada have registered and become certified to date in 9 provinces and all the major markets
- Launching in Quebec April 2025 with our French modules



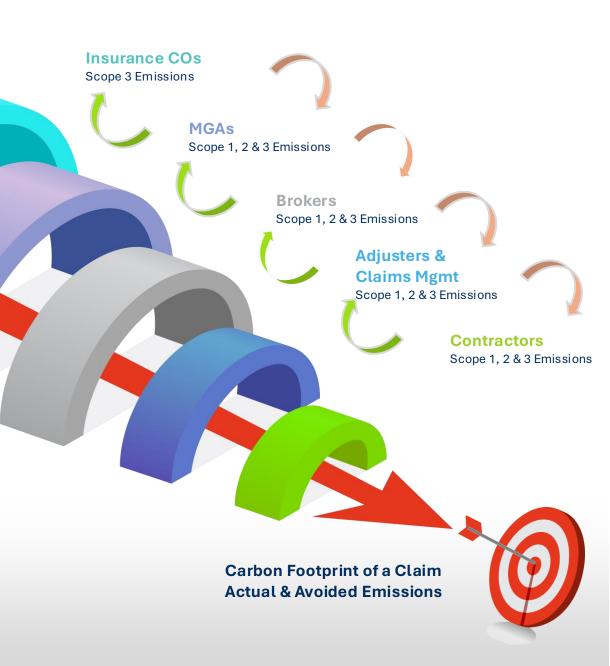


Scope 3 Emissions Reporting

The Carbon Intelligence Layer



- Building software to track the flow of scope 3 carbon information on a per claim basis.
- Defining the key "material hot spot elements" of carbon footprint of a claim
- Tracking Scope 3 & Scope 4 avoided Emissions



Benefits to Supply Chain Partners





Develop a Credible ESG Strategy: Deliver tangible, measurable results that meet the sustainability expectations of your insurance partners and national accounts and allow your sustainability marketing claims to stand up to greenwashing regulations.



Win More Business & Differentiate Yourself: Position your business to stand out by embedding sustainability into your operations. More RFPs are prioritizing sustainability, and this is your plug-in strategy to differentiate your business and win more jobs.



Standardize Your Processes: Adopt a unified system that allows you to follow one consistent process for all your insurance partners, reducing complexity and saving time.



Receive Implementation Support: Benefit from ongoing guidance to ensure successful integration and performance.



Reduce Operational Costs: Efficient practices avoid costs related to waste and landfill fees.

Benefits to Insurers





Enable Emissions Reductions: Get tangible action and measurable results on GhG reductions throughout the supply chain.



Elevate Reporting with REAL Scope 3 Data: Transition from benchmarks to actual emissions data, ensuring reports are future-ready and aligned with upcoming regulations.

Save Costs on Claims: The low carbon way and the low-cost way are often the same way! Achieve cost reductions by minimizing waste and avoiding costly replacements.



Equip Your Supply Chain: Provide essential tools and training to all vendors, empowering them to successfully implement sustainable practices.



Get Verifiable Claim Level Insights: Get detailed per-claim emissions reporting and contractor GhG reduction performance insights that will allow sustainability marketing claims to stand up to Greenwashing regulations.



EcoClaim Certification

EcoClaim[™] **CERTIFIED**

Register your firm at ecoclaim.ca

Train your team

Use existing tools to collect information and send to EcoClaim TRAX to get started measuring and diverting waste

About EcoClaim Training



Part 1 – EcoAware: ESG Awareness for the Insurance Industry

- Define elements of sustainability & ESG.
- Discuss the importance of measuring & disclosing sustainability performance.
- Explain the greenhouse effect.
- Differentiate between climate mitigation & adaptation.
- Identify Scope 1, 2 and 3 sources of greenhouse gas emissions (GhGs).
- Explain the meaning of Net Zero GhG emissions.

Part 2 – EcoDivert: A Waste Diversion Blueprint for Contractors

- Explain the waste and greenhouse gas emissions connection.
- Plan waste reduction and diversion activities and processes.
- Identify equipment to aid waste reduction and diversion.
- Explain the Zero Waste hierarchy and use it to prioritize waste avoidance and reduction.
- Discuss how to engage employees in your zero-waste journey.

Cost for Contractors:





Express Certification

Express Certification Package

Includes:

- Firm Certification
- 2x EcoAware Sustainability Training
- 2x EcoDivert Sustainability Training

Price \$1499 + Tax (Regular Price: \$1680)

SAVE: \$181

\$1,680.00 \$1,499.00 +tax

ADD TO CART

- Full branch certification packages for branches < 15 people starting at \$1499.
- System wide pricing available on request. Email: info@ecoclaim.ca
- Firms must maintain certification requirements annually.
- Individuals require CE credits every two years.
- <u>https://ecoclaim.ca/register-firm/</u>

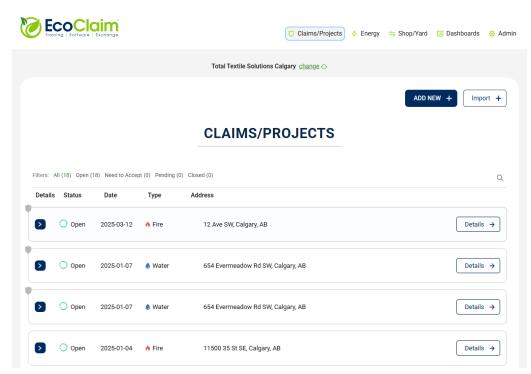






Total Textiles and EcoClaim

- Total Textiles restores contents and prevents them from being written off and sent to landfill
- EcoClaim TRAX is a tool for reporting Scope 3 emissions on claims, which includes materials sent to and diverted from landfill







Total Textiles Calgary Timeline





Met in St. John's October 2024



Facility tour December 2024



Registered with EcoClaim December 2024



Completed certification January 2025

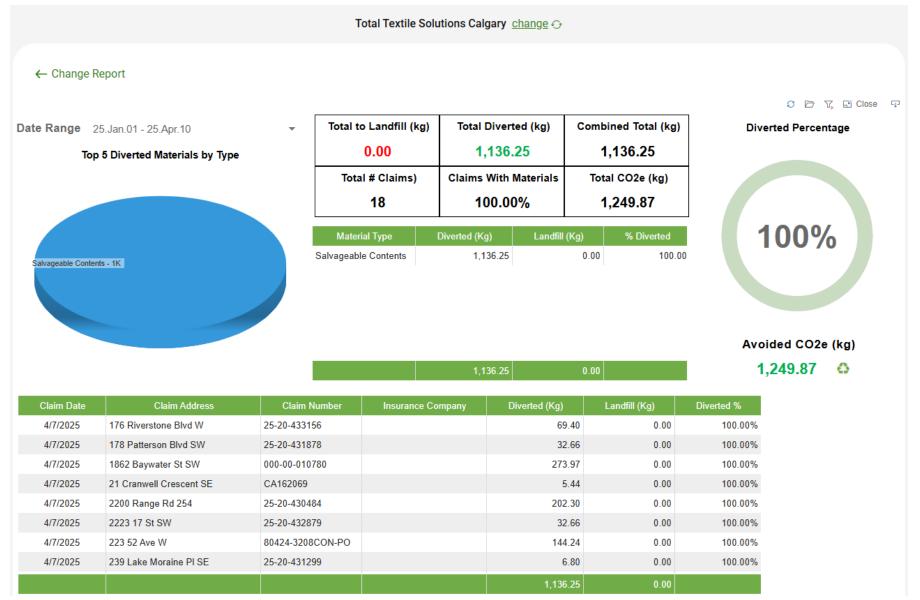


Added 18 claims in TRAX up to April 2025



Reported 1,249.87 KgCO2e avoided emissions by way of textile restoration





Total Textiles Calgary and TRAX





- We report the Bulk Laundry items by weight
- Inventory reports are sent to ecoclaim.ca, and automatically uploaded to TRAX



Future Roadmap: New module to assign emissions data to the unweighed article listings on the Inventory Reports to capture more of the avoided emissions

OTAL
EXTILE
SOLUTIONS

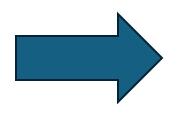
Total Textile Solutions 37 McPhillips Street Winnipeg,MB R3E-2J5 855-303-2273 Total Textile Solutions of Calgary

Article	Tags	Qty	Units	Article
Bed Skirt - Medium	1			Blanket
Blouse	3			Blouse - tank top
Cap - baseball	1			Cardigan
Curtains - Plain - Medium	2			Dress
Dress - lined	1			Duvet Cover - Quilted
Earmuffs	1			Jeans
Laundry - wash/dry/fold - per pound	1	41	Pounds	Mattress Cover - Queen
Mittens	3			Pants
Pillow - bed	2			Quilt
Scarf	2			Scarf - large
Shirt	3			Shirt - knit
Shirt - pullover	2	12		Skirt
Skirt - Flair - Lined	1			Skirt - Sequined
Sweater	6	9		Toque



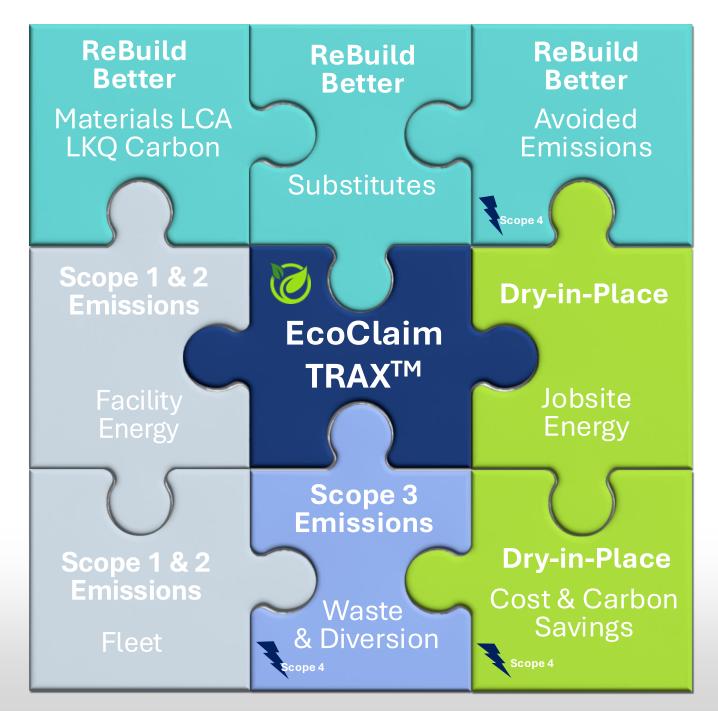
Tags Qty Units

24



← Change	Report						
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Date Range	25.Jan.01 - 25.Apr.10	*	Total to Landfill (kg)	Total Diverted (kg)	Combined Total (k	g) Diverted Per	centage
То	Top 6 Diverted Materials by Type		0.00	1,136.25	1,136.25		
			Total # Claims)	Claims With Material	Total CO2e (kg)		
			18	100.00%	1,249.87		
		L	10	100.00 %	1,243.07		
			Material Type	Diverted (Kg) Land	ill (Kg) % Diverted	100	%
Sahrageable Conte	ets - 1K	S	alvageable Contents	1,136.25	0.00 100		
Salvageable Conte	ets-1K	s	alvageable Contents	1,136.25	0.00 100		
Salvageable Conte	els - DK	5	alvageable Contents	1,136.25	0.00 100	.00	02e (kg)
Salvageable Conte	Claim Address	Claim Nur		1,136.25	0.00	Avoided Co	02e (kg)
			mber Insurance Co	1,136.25	0.00	Avoided Co 1,249.8 Diverted %	02e (kg)
Claim Date	Claim Address	Claim Nur	mber Insurance C4	1,136.25	0.00	Avoided Co 1,249.8 Diverted % 100.00%	02e (kg)
Claim Date 4/7/2025	Claim Address 175 Riverstone Bird W	Claim Nur 25-20-433156	mber Insurance Co	1,136.25 ompany Diverted (K	0.00 3) Landfill (Kg) 69.40 0.00	Avoided Ct 1,249.8 Divested % 100.00% 180.00%	02e (kg)
Claim Date 4/7/2025 4/7/2025	Claim Address 176 Riverstone Blvd W 178 Patterson Blvd SW	Claim Nur 25-20-433156 25-20-431878	mber Insurance Co	1,136.25 ompany Diverted (K	0.00 1) Landfil (Kg) 69.49 0.00 32.66 0.00	Avoided CC 1,249.8 Diverted % 100.00% 100.00% 100.00%	02e (kg)
Claim Date 4/7/2025 4/7/2025 4/7/2025	Claim Address 176 Riverstone Bird W 178 Patterson Bird SW 1862 Baywarf: St SW	Claim Nur 25-20-433156 25-20-431878 000-00-010780	mber Insurance Co	1,136.25 ompany Diverted (K	0.00 1) Landfill (Kg) 69.00 32.66 0.00 73.97 0.00	Avoided Cd 1,249.8 Otvested % 100.00% 100.00% 100.00%	02e (kg)
Claim Date 4/7/2025 4/7/2025 4/7/2025 4/7/2025	Claim Address 176 Riverstone Blvd W 178 Patterson Bird SW 1612 Baywater SI SW 21 Cranwell Crescent SE	Claim Nur 25-20-433156 25-20-431878 000-80-010780 CA162069	mber Insurance Cc	1,136.25 ompany Diverted (K 2	0.00 b) Landfill (Kg) 69.40 32.66 73.97 5.44 0.00	Avoided C(1,249.8 Divested % 100.00% 100.00% 100.00% 100.00%	02e (kg)

Carbon Footprint of a Claim – Product Roadmap





TRAX Energy Module for Scope 1 & 2 Reporting



- Currently in Beta Testing phase
- Designed for the insurance claims supply chain
- Reports on emissions from facility and fleet
- Aggregates data on a per-claim basis
- Part of any sustainability or ESG strategy
- Included in TRAX account

		Claims/Projects	♦ Energy	Shop/Yard	Dashboards	🔅 Admin
	Total Textile Solution	ns Calgary change 🕁				
	ENE	RGY			Im	port +
		orting Period er 31, 2025 (current) >				
VEHICLES & EQUIPMENT	HEATING	CO ₂ ALLOCATION	EMISSIONS			
TOTAL: 2,005,480g of 0 SCOPE 1: 1,006,480g of						
SCOPE 2: 999,000g of 1	50ge 50ge 2 49.8%	Scope 1 50.2%			icope 1 icope 2	

FAQ:

EcoClaim Training | Software | Exchange

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?

- Aldrin the EcoBee will buzz by with tips and reminders
- Weekly newsletter
- Best practice tips library
- National recycling directory
- Training videos
- EcoEssentials store
- Social media recognition and awards
- 1:1 Success Coach consultations







- Download a PDF copy of the FAQ
- Book a 1:1 meeting with Coach Dale
- Pricing Calculator: <u>https://ecoclaim.ca/pricing-</u> <u>calculator/</u>

THANK YOU!

