ICBC 2012 Carbon Neutral Action Report

Executive Summary

We are pleased to report that in 2012 we have continued to reduce the greenhouse gas emissions from our operations while serving an ever-growing number of customers. Our greenhouse gas footprint has decreased 16% from our 2007 baseline and we exceeded our annual reduction target as part of our efforts to be carbon neutral for the third consecutive year. Our success was achieved through a renewed focus on efficiency and financial responsibility and by a continued shift in the culture of the organization.

The measures we have undertaken to reduce carbon emissions have resulted in significant financial as well as environmental benefits. This is because projects that eliminate waste — e.g. paper reduction programs, energy retrofits to make buildings more efficient — also tend to increase productivity and reduce costs. The energy retrofits we have completed on our buildings since becoming carbon neutral in 2010 will deliver net savings of \$1.4 million by 2020, and the savings will continue to accumulate for years beyond that.

A key component to our sustainability policy is fostering organization-wide behaviour change. ICBC employees are increasingly engaged in energy-saving activities such as turning off computer monitors when not in use and they embraced last year's Cut the Paper Challenge: 30 offices participated and saved nearly half a million sheets of office paper over a two-month period.



ICBC's strong commitment to engaging employees in conservation, a comprehensive environmental governance framework and our energy and environmental savings resulted in the organization achieving the 2012 BC Hydro Power Smart Excellence Award in the Energy Conservation Commitment category. We also received an Environmental Stewardship Award from the city of North Vancouver for demonstrating ongoing leadership in environmental sustainability.

As evidence of our commitment and leadership, we continued to take steps in the past year to reduce our environmental impact beyond what is required to achieve carbon neutral status. For example, technology improvements at our Head Office will save approximately 11 million litres of water each year, we recycled approximately one million licence plates, and we reduced business travel significantly through our recent investments in video-conferencing and online learning. We also continued to incorporate testing on fuel-saving techniques into the licensing process for commercial drivers — estimated to prevent at least 25,000 tonnes of greenhouse gas emissions annually.

Despite all our notable achievements — from reducing our fleet vehicle fuel consumption by 66% to achieving Leadership in Energy and Environmental Design ("LEED") Gold certification for the energy saving and environmental features of the Port Coquitlam Driver Licensing Office — we know how much work remains to reduce our carbon footprint. Our biggest challenge is decreasing our consumption of natural gas in our buildings, which varies as much as 20% from year to year due to weather factors. Natural gas consumption is the only source of greenhouse gas emissions where we did not achieve a year-over-year reduction. We will be focusing increased efforts on natural gas conservation in 2013.

ICBC is continuing to set strong annual targets for 2013. To meet them, we will continue to innovate with our existing programs as well as implement new ones, such as a system that will allow us to shift from paper-based to electronic claims files, additional energy retrofits and improvements, operational changes to reduce our physical footprint, and the application of LEED gold standard for new buildings and significant renovations. These actions will result in cost-savings and help us achieve or exceed all our targets on our way toward a 33% reduction in operational greenhouse gas emissions from the 2007 baseline by 2020.

Mark Blucher Interim President & CEO



2012 Greenhouse Gas Emissions

In 2012, ICBC's total greenhouse gas (GHG) emissions from operations were $5,496^{1}$ tonnes.

ICBC owns investment properties that are also included in our carbon footprint. Total greenhouse gas emissions from investment properties in 2012 were 18,672 tonnes².

Offsets Applied To Become Carbon Neutral In 2012

Total emission offsets of \$137,100 for ICBC's operations, and \$466,800 for ICBC's investment properties, have been applied to achieve carbon neutrality in 2012.

Performance Against Targets

In 2012, ICBC reduced greenhouse gas emissions from electricity consumption, paper supplies and fleet fuel by a total of 665 tonnes. In each of these categories, we surpassed the annual targets we had set for ourselves. Emissions from natural gas consumption increased slightly, by 11 tonnes. The net result was an overall reduction of 653 tonnes, substantially more than our target of 167 tonnes. Accordingly, we were able to make considerable progress in meeting our commitment to reduce absolute emissions from our operations by 33% from our 2007 baseline by 2020, and match the provincial target set out in the *Greenhouse Gas Reduction Targets Act* (GGRTA).

Since our 2020 target is aligned to the GGRTA, we are pleased to report that our overall operational emissions last year were 16% lower than our 2007 baseline, which compares favourably with the provincial interim target for 2012 of 6%. As a result, we are well on our way to meeting, and hopefully exceeding, our goal.

Emission Source	GHG Emissions Tonnes CO2e	2012 results compared to 2011	2012 Results compared to 2007 baseline
Buildings – Electricity (Stationary Combustion)	580	12% decrease	14% decrease
Buildings – Natural Gas (Stationary Combustion)	3,542	0.3% increase	5% increase
Fleet (Mobile Combustion)	404	56% decrease	66% decrease
Paper (Supplies)	970	8% decrease	28% decrease
Total	5,496	11% decrease	16% decrease

¹ 13 tonnes CO2e of carbon dioxide emissions from the combustion of biomass and biomass-based fuels are reported within this number as part of our greenhouse gas emissions profile in 2012. However, as stated in *BC Best Practices 2012, Methodology for Measuring Greenhouse Gas Emission*, the carbon dioxide emissions resulting from the combustion of biogenic fuel sources must be reported but does not require offsets.

With respect to both the operational and investment greenhouse gas inventories, it was estimated that stationary fugitive emissions from cooling, and emissions from diesel backup generators where applicable, do not comprise more than 1% of ICBC's total emissions and an ongoing effort to collect or estimate emissions from this source would be disproportionately onerous. Thus, these emissions meet both the requirement to be below 1% of ICBC's total emissions and the requirement to be onerous to collect. For this reason, emissions from this source have been deemed out-of-scope and are not included in ICBC's total greenhouse gas emissions profile or offset purchase.

Buildings — Natural Gas

Our largest source of greenhouse gas emissions is from the natural gas used to heat our buildings. Our annual reduction target for 2012 was 42 tonnes. However, despite our reduction actions, emissions from natural gas consumption increased by 11 tonnes over 2011. Natural gas is the emission source that is the most challenging to reduce, because natural gas consumption varies with temperature. Units called heating degree days (HDDs) are used to calculate energy consumption required to heat buildings. Since 2007, these HDDs have fluctuated by as much as 20% in the ICBC geographical regions, significantly impacting the natural gas consumption of our buildings.

With respect to our progress against the 2007 baseline, our greenhouse gas emissions associated with natural gas consumption increased by 5%. That figure is in absolute terms and does not take into consideration changes in average temperatures or the increase in size of our building portfolio (11%). When we calculate our buildings' greenhouse gas intensity from natural gas consumption (tonnes of CO2e emissions per square metre) and normalize for weather variability, we have achieved a reduction of 4% since 2007. We plan to build on this reduction through a renewed focus on natural gas conservation in 2013 – 2014.

Buildings — Electricity

We made significant progress last year in reducing the amount of greenhouse gases generated by the use of electricity in our buildings. These emissions decreased by 12% in 2012 relative to 2011, resulting in a decrease of 78 tonnes of electricity-related GHG emissions and allowing us to surpass our annual reduction target of 25 tonnes. This relatively large year-over-year reduction is due mainly to the cumulative impact of reduction initiatives that have been implemented over the past three to four years.

Our efforts represent a 14% decrease from the 2007 baseline in absolute terms. This decrease is despite the fact that our building portfolio increased. Once this is factored in, our buildings' greenhouse gas intensity from electricity consumption (tonnes of CO2e emissions per square metre) has decreased by 22% since 2007.









Supplies — Paper

The past year also saw a 8% decrease in the amount of greenhouse gases emitted by our consumption of paper. The 79 tonnes of GHG emissions easily surpassed our target of 50 tonnes, and resulted in a 28% decrease from our baseline year. Emissions relating to paper have been declining since our baseline year by an average of 75 tonnes/year.

Fleet Fuel

Our reduction target for GHG emissions from fleet fuel was 50 tonnes, and we managed to reduce this by substantially more: 509 tonnes, representing a 56% decrease from the year before and resulting in a 66% reduction from the 2007 baseline. The key actions that drove this dramatic reduction, discussed below, include reductions in fleet size, a shift of over half the remaining fleet to more efficient vehicles and the introduction of clearer policies and guidelines aimed at reducing kilometres travelled.

Better Buildings

ICBC took major strides in 2012 in making our buildings more energy- and costefficient. As a result of energy retrofits in our operational properties, we saved enough electricity to power 85 homes annually last year. We estimate that the energy conservation projects we completed in 2012 will save us approximately \$367,000 by 2020.

With energy retrofits conducted last year at six buildings that had not previously received retrofits, we have now performed energy upgrades on 92% of our buildings over the past four years. In 2012, we also conducted mechanical retrofits — heating, cooling, ventilation — at 13 sites, lighting retrofits at 21 sites, recommissioned the building control systems at six sites and completed roofing and exterior envelope repairs at four of our buildings. We also enabled direct digital controls (DDC) that allow us to manage our electrical and mechanical systems at six buildings remotely. As a result, 79% of our buildings now have DDC controls, well surpassing our target of 60%.

Our most significant achievement in 2012 was having our first building certified LEED gold for its energy efficiency and environmentally responsible design. The 9,000 square-foot Port Coquitlam Driver Licensing office features: a "green roof" that incorporates solar power, recycled rubber flooring, motion-sensor lighting and fixtures, high-efficiency boilers and heat pumps as well as perimeter day lighting that helps reduce the need to turn on inside lights. In addition, the paving and asphalt was locally sourced and landscaping elements were added to remove silt and pollution from surface runoff water.

In 2012, we also continued a program to integrate consideration of the impact of extreme weather into the design of any new buildings.

Resource Conservation

Through the continuation of existing policies and the implementation of new ones, with the support of ICBC employees, we were able to conserve considerable resources in 2012 and thus reduce our greenhouse gas and environmental footprint.

Paper:

ICBC, because of the nature of our work, has historically used a lot of paper. But by embracing the latest technology and continuing to raise awareness, we have been able to significantly reduce our paper usage.

We had 1,306 employees make pledges to reduce their paper consumption during our in-house "Cut the Paper" challenge (see sidebar), leading to more than a half million sheets of office paper saved in our claim centres alone during the two-month challenge.

To help ensure that these gains continue into the future, we made a number of changes in 2012. We completed the development work needed to make a switch from paper-based claims files to electronic files; the new system will be implemented in 2013. We also streamlined our transactions with vehicle recyclers by developing an online process for submitting bids, eliminating the need for faxed submissions.

In addition, all of our workstations now have collaborative software for electronic editing, and by the end of 2012, we had 55 online collaboration sites up and running. These sites enable staff to share presentations, calendars, announcements, blogs and discussion boards online, and hold paperless meetings and presentations.

When we did use paper last year, we used 100% post-consumer waste recycled Forest Stewardship Council certified paper for our printers and copiers. This represented 40% of the paper we purchased in 2012. For our highest volume forms, 57% of the paper we purchased, we converted from 30% recycled paper to 30% recycled Forest Stewardship Council certified paper, ensuring that almost all of the paper we use comes from responsibly managed forests.

We also implemented a "Save the Paper" campaign for our brokers: more than 700 BC insurance brokers participated in the campaign, which involved answering weekly quizzes on techniques to conserve paper.

In an effort to minimize the amount of paper used by our suppliers in the process of submitting bids for projects, we did not require hard copy submissions for 31 of our procurement projects. This is estimated to have resulted in a reduction of approximately 14,000 sheets of paper, as well as further carbon savings from reduced transportation and storage of documents.



The work of ICBC involves a lot of forms and documents. As a result, paper is a large part of our carbon footprint — as well as being a significant operating cost. We have introduced a number of measures over the past few years aimed at reducing how much printing and copying we do, and last year we tested what was possible by holding a **Cut the Paper challenge**.

Over a two-month period last spring, 28 ICBC claim centres and two Head Office departments strove to achieve the greatest percentage reduction in paper consumption. They were provided with paper-saving tips and encouraged to rethink old habits.

By reducing its paper consumption by a whopping 69%, the Abbotsford Claim Centre won the challenge. According to Laura Coelho, Abbotsford administration services manager, it was relatively simple to go from an average of 67 sheets of paper per employee per day to just 21: "We just tried to get everyone into the paperless file mindset. That means electronic files instead of binders. It means thinking twice before printing or photocopying anything — asking yourself, 'Is this really needed?' When you have handouts for a meeting, send them by email or put them on the T drive — don't print them."

Claim centres in Penticton, Prince George and Surrey joined Abbotsford in being able to cut their paper use by more than half. All together, the Cut the Paper Challenge resulted in savings of almost half a million sheets of paper in 2012 compared with the same two months the year before. And although the contest is over, we expect the paperless mindset, in tandem with policies and technologies that reduce the need to print, to continue to result in significant reductions in ICBC's paper consumption.



And in the past year, we introduced a new process to minimize distribution of hard-copy ICBC Autoplan Optional Policy Booklets by providing a default webbased option for customers.

Energy:

In addition to our many energy reductions from retrofits to our buildings, we also used the Green Information Technology study completed in 2011 to identify a number of energy-saving opportunities with our IT equipment. As part of this, we virtualized an additional 11% of our servers, allowing us to avoid using 248 physical servers. We also conducted a pilot study to evaluate the functionality of our PC power management, as we prepare to implement software to be able to shut down computers outside of business hours.

Also, ICBC purchased zero emissions electricity for our data centre in Calgary, preventing approximately 270 tonnes of GHG emissions last year.

Fleet Fuel:

Thanks in large part to our fleet management program, including a new fleet policy, we reduced the number of fleet vehicles from last year by 21% and replaced many of the remaining older, less efficient vehicles with more fuel-efficient models. This helped make it possible to reduce our GHG emissions from fleet fuel by 56% in one year.

Another part of our strategy is to decrease the distance driven and increase the efficiency of the driving. Last year, we monitored the kilometres travelled and maintenance status for fleet vehicles, in addition to providing drivers of fleet vehicles with messaging about reducing idling and using fuel-efficient driving techniques.

Our measures below to reduce business travel also play a role in reducing ICBC's consumption of fleet fuel.

Business Travel:

In 2012, we took a variety of actions to help reduce employee business travel, an emission source that is beyond the scope of our carbon neutral mandate. As part of our operational cost reductions, we introduced new guidelines that directed ICBC employees to avoid business travel whenever possible and conduct virtual meetings instead via video-conferencing or teleconferencing.

Last year, we installed video-conferencing equipment in four additional rooms, bringing the total to 29. In addition, we made one mobile unit and seven tabletop units available, and monitored and redistributed equipment according to where it was most needed. To help employees understand how to use web-conferencing, we provided an average of at least five information sessions each month last year. We also reduced travel required for training by re-designing key training programs to support increased online learning.

The new guidelines also call for employees to minimize the impact of travel by using public transit or carpooling wherever practical.

Water and Waste:

In 2012, we made significant progress on reducing waste and water consumption, two areas that are also outside of our mandated carbon footprint. We put in place a potable water management strategy at the Head Office, and through a series of water-saving projects — decommissioning a cooling unit, installing low-flow washroom fixtures, rain water collection for irrigation — we expect to save 11 million litres of water annually.

In 2012, ICBC undertook a number of waste-related measures to reduce our environmental impact. To divert building occupant waste from landfills or incineration facilities, we continued our existing recycling program, which includes recycling of employees' drycell batteries from home. We also recycled approximately one million licence plates, continued to require green cleaning products as part of our janitorial contracts and we held a very popular e-waste collection event at the Head Office.

Changing Behaviour:

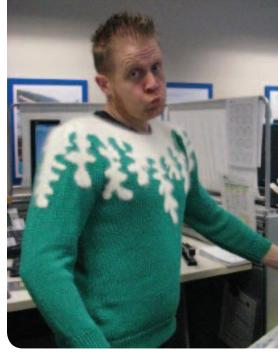
Many of our efforts to reduce greenhouse gas emissions and our environmental impact in general cannot succeed without the support and commitment of ICBC employees. With the help of employee education efforts, the culture inside ICBC continued to evolve in 2012 in the direction of sustainability, from the success of the Cut the Paper Challenge to the 12 offices that participated in Ugly Sweater Day as a reminder to turn down the heat when possible.

In the past year, the ICBC Green Team implemented various "plug and play" campaigns such as reminders to turn off electrical equipment and lights, and lunch and learns. On a regular basis, employees were able to read green tips on energy conservation, waste reduction, recycling and sustainable transportation through our regular electronic newsletters and internal website.

Because employee commutes can be a large source of greenhouse gas emissions, we encourage our staff to take sustainable forms of transportation. In 2012, we continued to support our employees in reducing their footprint from travel by participating in employer transit pass programs, and by offering preferred carpool parking at our Head Office, a ride-sharing portal, and bicycle lock-up with lockers at various locations. These efforts to change employee transit behaviour also contribute to our strategies to reduce business travel and fleet fuel consumption.

2012 marked the first full year of ICBC's Community Involvement Policy which looks, in part, to invest in initiatives that encourage customers to use alternative forms of transportation. As a result, last year we provided sponsorship to Bike to Work Week as well as the Commuter Challenge, and we encouraged our employees to participate in both.

As another way to change the behaviour of our customers, ICBC requires commercial drivers to take a driver's licence test that includes questions on fuel-saving practices such as reducing speed, cutting out idling, and choosing the right tires. Approximately 65,000 B.C. commercial drivers have passed the test to date, and Natural Resources Canada estimates that this initiative is preventing more than 25,000 tonnes of greenhouse gas emissions annually.



Ken Leeson was a winner in his fetching snowflake-themed sweater on Ugly Sweater day.





Investment Properties

By purchasing zero emissions electricity last year for all of ICBC's Alberta investment properties — as we have the past several years — we prevented the release of about 10,676 tonnes of GHG emissions. This helped reduce the footprint from our investment properties by 36%. Cumulatively, we have prevented nearly 27,000 tonnes of GHG emissions since 2010 through this action alone.

Last year, four of our investment properties received the Building Owners and Managers Association's Building Environmental Standards (BOMA BESt) certification for environmental performance, bringing the total in our portfolio up to six. As well, property managers conducted significant lighting retrofits at two of our investment properties.

Plans To Continue Reducing Greenhouse Gas Emissions 2013 — 2015

We have approximately 1,083 tonnes to go to achieve our target of a one-third reduction in annual operational emissions from our 2007 baseline by 2020; this equates to about 135 tonnes of reductions per year over the next eight years. To keep us on our path toward meeting or exceeding our overall objective, we are aiming to reduce our emissions by 200 tonnes in 2013 and have set the following source-specific reduction targets:

Natural Gas: 110 tonnes Electricity: 15 tonnes Paper: 35 tonnes

Fleet fuel: 40 tonnes

The **Port Coquitlam Driver Licensing** office achieved **LEED Gold** certification in 2012. Photo by Bob Matheson Photography.



To reduce our greenhouse gas emissions from natural gas by 110 tonnes and from electricity by 15 tonnes, we will continue to make our operations as efficient and cost effective as possible. Measures planned for emissions- and energy-intensive sites include: replacing boilers with high efficiency units, mechanical retrofits and repairs, lighting retrofits and direct digital controls upgrades. ICBC has had a full-time Energy Manager, funded in part by BC Hydro, since 2008. In 2013, the addition of a full-time Fortis BC-funded Energy Specialist will bring renewed focus to our natural gas conservation strategies.

To help us reduce GHG emissions from our paper usage by 35 tonnes, we will begin to implement the switch from paper-based claims files to electronic files as well as incorporate electronic document and records management into various projects.

We also plan to reduce GHG emissions from fleet fuel by 40 tonnes. To make this happen, we will strengthen the anti-idling requirement for fleet drivers as well as continue to replace vehicles with right-sized and more fuel-efficient models, promote carpooling and alternatives to fleet vehicle travel, and reduce the number of fleet vehicles where appropriate. In addition to continuing to improve upon existing efforts, other measures planned for 2013 include: launching a company-wide workplace conservation awareness campaign that we expect to result in significant savings and completing a major building renovation that we expect to be our second LEED gold project. We also plan to redouble our efforts to measure the environmental benefits of a variety of non-mandated initiatives, from reducing the number of ICBC Autoplan Optional Policy booklets handed out to supporting our employees in choosing a lower-carbon commute.

2013 marks the halfway point in our effort to reduce our greenhouse gas emissions by 33% by 2020, making it particularly critical that we meet the targets we have set for ourselves. With the ongoing support of management and employees, we are confident that we will be able to do so.



A year after pledging to ride his bike at least one day during **Bike to Work Week**, **Jerry Safruik**, a Supervisor in the Claims Division, cycled to ICBC's Campbell River Claim Centre most every workday in 2012. His no-carbon 20-km round trip commute landed him on the poster for the annual event.

"Now that I am in shape, my ride is effortless and enjoyable," Jerry explains, adding, "Not only do I get exercise, but it helps me unwind after a busy day."

This sort of behaviour change is why ICBC was a contributing sponsor for both last year's Bike to Work Week — which saved more than 200,000 kilograms of CO2 emissions across the province — and the 2012 Commuter Challenge in the Lower Mainland.

These sponsorships are a result of ICBC's Community Involvement Policy. 2012 was the first full year that this policy was in place. The environment is one of three areas of focus of the Community Involvement Policy,

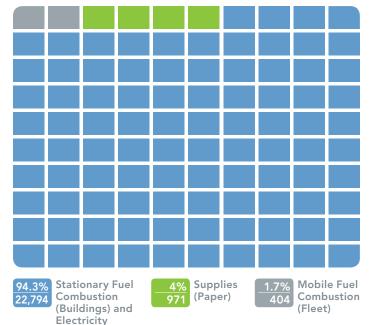
which states "ICBC will consider investment in initiatives that make a positive contribution to the environment by addressing the adverse impacts of driving."

As such, ICBC will continue to seek out ways to support programs that encourage our customers to use sustainable forms of transportation and educate the public on how to reduce vehicle emissions.



Combined Operations And Investments Greenhouse Gas Emissions by Source for the 2012 Calendar Year (tCO2e⁴)

Total Emissions: 24,169



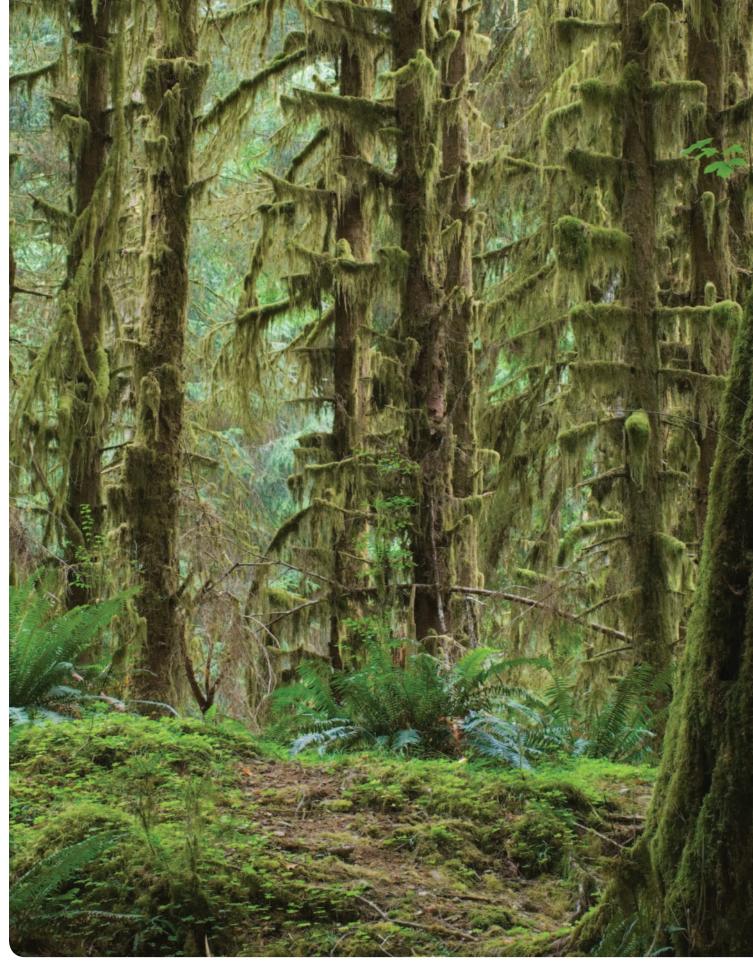


Offsets Applied to Become Carbon Neutral in 2012

Total offsets required: 24,156 (tonnes). Total offset investment: \$603,900. Emissions which do not require offsets: 13 tonnes.⁵

⁴ Tonnes of carbon dioxide equivalent (tCO2e) is a standard unit of measure in which all types of greenhouse gases are expressed based on their global warming potential relative to carbon dioxide.

⁵ Under the Carbon Neutral Government Regulation of the Greenhouse Gas Reduction Targets Act, all emissions from the sources listed above must be reported. As outlined in the regulation, some emissions do not require offsets.



Nature photographs by Doug Gormican. www.dfgphoto.ca



Actions towards Carbon Neutrality

action	status (as of 12/31/12)
Mobile Fuel Combustion (Fleet and other mobile equipment)	
Vehicle fuel efficiency	
Replace vehicles with more fuel-efficient models	Ongoing/In Progress
Replace larger vehicles with smaller models according to fleet "right-sizing" principles	Ongoing/In Progress
Perform regular fleet maintenance to improve fuel-efficiency	Ongoing/In Progress
Behaviour change program	
Provide fleet driver training to reduce fuel use	Ongoing/In Progress
Introduce anti-idling policy and/or raise anti-idling awareness for fleet drivers (e.g. signs, stickers, messages)	Ongoing/In Progress
Encourage carpooling in fleet vehicles	Ongoing/In Progress
Promote alternatives to fleet vehicle travel where possible (e.g. bicycles, public transit, walking)	Ongoing/In Progress
Other Mobile Fuel Combustion Actions	
Reduce number of fleet vehicles	Ongoing/In Progress



The actions listed below contribute to a reduction in greenhouse emissions from sources for which public sector organizations are responsible under the carbon neutral government regulation of the *Greenhouse Gas Reduction Targets Act*.

steps taken in 2012	steps planned for 2013 - 2015	start year	end year
New fleet policy introduced in 2012 requires replacement vehicles to be fuel-efficient and right-sized; all vehicles scheduled for renewal replaced with more fuel-efficient models	Continue to replace vehicles with more fuel-efficient models on an ongoing basis	2009	No End Date (Continuous)
New fleet policy requires replacement vehicles to be fuel-efficient and right-sized; larger vehicles only provided subject to business justification and senior management approval	Continue to replace vehicles with right-size models on an ongoing basis	2009	No End Date (Continuous)
Maintenance history monitored monthly; drivers required to ensure maintenance is up to date	Continue program	2009	No End Date (Continuous)
New fleet policy and procedures require fuel conservation; use monitored and excess mileage notifications issued where appropriate	Continue program	2009	No End Date (Continuous)
New fleet policy and procedures include anti-idling messaging	Strengthen anti-idling requirement; continue program	2011	No End Date (Continuous)
Online ride-share network available for business travel; new corporate guideline introduced directing employees to increase use of carpooling where practical	Continue program and enhance/expand where possible	2009	No End Date (Continuous)
New corporate guideline introduced directing employees to increase use of video-conferencing and teleconferencing wherever possible or to use public transit or carpooling where practical; participation in employer transit pass programs; preferred carpool parking at Head Office; bicycle facilities at various locations	Continue program and enhance/expand where possible	2009	No End Date (Continuous)
21% year-over-year reduction in number of fleet vehicles	Continue to reduce numbers where appropriate	2009	No End Date (Continuous)

action	status (as of 12/31/12)
Stationary Fuel Combustion, Electricity	
Planning/management	
Reduce office space (square meters) per employee	Ongoing/In Progress
Install a real time metering system (e.g. Pulse Reliable Controls Houle Controls)	Ongoing/In Progress
Owned buildings	
Establish energy performance baseline for owned buildings	Completed (in Previous Year)
Register for performance labelling/certification for operations and maintenance of owned buildings (e.g. LEED EB:O&M)	Ongoing/In Progress
Register for performance labelling/certification for commercial interiors of owned buildings (e.g. LEED CI)	Ongoing/In Progress
Achieve LEED NC Gold certification at a minimum for new construction or major renovations	Ongoing/In Progress
Perform energy retrofits on existing, owned buildings	Ongoing/In Progress
Retrofit details for owned buildings	
Upgrade mechanical systems (heating, cooling, ventilation) during retrofits	Ongoing/In Progress
Upgrade lighting systems during retrofits	Ongoing/In Progress
Upgrade/adjust control systems during retrofits	Ongoing/In Progress
Improve building insulation (including windows) during retrofits	Ongoing/In Progress

steps taken in 2012	steps planned for 2013 - 2015	start year	end year
Continued to apply updated office space standards for retrofits and new locations on an ongoing basis	Continue to review and modify office space standards and apply to existing and new space requirements; facilities plan includes consolidation and space reduction where appropriate	2010	No End Date (Continuous)
Direct digital controls enabled at six additional sites, resulting in a total of 79% of total owned building area having controls; target of 60% of owned building area with DDC controls has now been met	Six additional sites DDC enabled in 2013, for an additional 12% of owned buildings by area	2003	No End Date (Continuous)
			No End Date (Continuous)
Operations certification in abeyance pending finalization of facilities strategy	Further operations certification will be considered in future years pending facilities strategy	2008	No End Date (Continuous)
Policy in place setting certification standards	Evaluate LEED:CI opportunities for retrofits on an ongoing basis	2010	No End Date (Continuous)
Port Coquitlam Driver Licensing Office achieved LEED Gold certification	LEED guidelines to be applied to all future new construction projects with the goal to achieve Gold certification	2010	No End Date (Continuous)
Energy retrofits were completed in six additional buildings bringing proportion of total owned building area that has received energy upgrades since start of 2009 to 92%	Energy retrofits and improvements are planned for 27 buildings in 2013	2009	No End Date (Continuous)
Mechanical retrofits and improvements completed in 13 sites in 2012	Mechanical retrofits and repairs planned for key emissions- intensive sites based on return on investment analysis	2009	No End Date (Continuous)
Lighting retrofits conducted at 21 sites in 2012	Lighting retrofits planned for five electricity-intensive sites based on return on investment analysis	2009	No End Date (Continuous)
Building control systems recommissioned at seven sites in 2012	New control systems are planned for five to six sites as part of DDC upgrade program based on return on investment analysis	2009	No End Date (Continuous)
Small sealing projects and roofing / glazing repairs were completed on four sites as part of cyclical maintenance	One site scheduled for envelope and roofing repairs as part of cyclical maintenance	2009	No End Date (Continuous)

action	status (as of 12/31/12)
Leased buildings	
Establish energy performance baseline for leased buildings	Ongoing/In Progress
Lease space with operations and maintenance performance labelling/certification (e.g. LEED EB:O&M)	Ongoing/In Progress
Lease space with commercial interiors performance labelling/certification (e.g. LEED CI)	Ongoing/In Progress
Lease space in buildings with new construction performance labelling/certification (e.g. LEED NC)	Ongoing/In Progress
Develop a green lease policy that requires green features to conserve energy be included in all lease negotiations	In Development
IT power management	
Install power management software which shuts down computers outside of regular business hours	Ongoing/In Progress
Implement server virtualization	Ongoing/In Progress
Apply auto-sleep settings on computer monitors and CPUs	Completed (in Previous Year)
Remove stand-alone printers copiers and/or fax machines and install multi-function devices as part of a print management strategy	Completed (in Previous Year)
Apply auto-sleep settings on printers fax machines and/or multi-function devices	Completed (in Previous Year)
Replace computers with ENERGY STAR models during regular computer upgrades	Completed (in Previous Year)
Behaviour change program	
Help staff reduce personal energy use through ""workstation tune-ups""	Ongoing/In Progress
Ask staff to unplug electrical equipment or switch off power bars when not in use	Ongoing/In Progress

steps taken in 2012	steps planned for 2013 - 2015	start year	end year
50% of leased properties included in utility data system and assessed against owned properties	Register for NRCAN Energy Star Portfolio Manager when available and begin benchmarking ICBC portfolio	2011	No End Date (Continuous)
Certification standards are considered when assessing leases; space with LEED certification is preferred over non LEED certified space where both spaces satisfy business requirements	Incorporate elements of LEED EB:O&M into lease agreements when possible	2011	No End Date (Continuous)
Policy in place setting certification standards; LEED:CI opportunities evaluated for retrofits on an ongoing basis	LEED:CI guidelines to be applied to one major renovation in 2013 with the goal to achieve LEED:CI Gold certification	2010	No End Date (Continuous)
Certification standards are considered when assessing leases; space with LEED certification is preferred over non LEED certified space where both spaces satisfy business requirements	Policy applies to new leases	2010	No End Date (Continuous)
Reviewed standards applicable to a Green Lease for incorporation into Landlord lease templates	Green lease requirements to be finalized in 2013 to guide lease negotiations	2009	No End Date (Continuous)
Conducted pilot study to evaluate power management functionality, integrated into IT scope of work for system upgrades	Assess roll-out strategy, determine scope of roll-out, and implement power management functionality during system upgrades	2011	No End Date (Continuous)
An additional 11% of servers were virtualized in 2012; 248 physical servers were avoided through server virtualization	Target 85% of server virtualization within the data centres by the end of 2014	2009	No End Date (Continuous)
Instructions and information posted on intranet; included in speaking events, lunch and learns and Green Team-led local campaigns	Continue programs and include in company-wide workplace conservation awareness campaign in 2013-2014	2008	No End Date (Continuous)
Instructions and information posted on intranet; included in speaking events, lunch and learns and Green Team-led local campaigns	Continue programs and include in company-wide workplace conservation awareness campaign in 2013-2014	2008	No End Date (Continuous)

action	status (as of 12/31/12)
Ask staff to close blinds at end of work day to reduce heating/cooling demands	Ongoing/In Progress
Encourage use of stairs instead of elevators	Ongoing/In Progress
Provide reminders for turning off lights (e.g. signs, stickers, messages)	Ongoing/In Progress
Promote hot water conservation	Ongoing/In Progress
Other Stationary Fuel Combustion	
Register for performance labelling/certification for operations and maintenance of investment properties (e.g. LEED EB:O&M)	Ongoing/In Progress
Complete energy retrofits on existing investment properties	Ongoing/In Progress
Purchase zero emissions electricity for Alberta investment properties	Ongoing/In Progress
Supplies (Paper)	
Paper Type	
Purchase 30% post-consumer recycled paper	Ongoing/In Progress
Purchase 100% post-consumer recycled paper	Ongoing/In Progress
Printer/document settings	
Switch network printers and photocopiers to automatic double-sided	Completed (in Previous Year)

steps taken in 2012	steps planned for 2013 - 2015	start year	end year
Information posted on intranet; included in speaking events, lunch and learns and Green Team-led local campaigns	Continue programs and include in company-wide workplace conservation awareness campaign in 2013-2014	2008	No End Date (Continuous)
Information posted on intranet; included in speaking events, lunch and learns and Green Team-led local campaigns	Continue programs and include in company-wide workplace conservation awareness campaign in 2013-2014	2008	No End Date (Continuous)
Information posted on intranet; included in speaking events, lunch and learns, and Green Team-led local campaigns; prompts posted in meeting rooms	Continue programs and include in company-wide workplace conservation awareness campaign in 2013-2014	2008	No End Date (Continuous)
Information posted on intranet; included in speaking events, lunch and learns and Green Team-led local campaigns	Continue programs and include in company-wide workplace conservation awareness campaign in 2013-2014	2008	No End Date (Continuous)
Four additional buildings certified BOMA BESt (2 level one and 2 level two) resulting in a total of six certified buildings in the portfolio	Two additional sites will be certified BOMA BESt in 2013; one site is level three BOMA BESt and will be evaluated for LEED EB:O&M in 2013	2009	No End Date (Continuous)
Lighting retrofits were conducted at two sites in 2012	Further energy and water conservation retrofits	2010	No End Date (Continuous)
Purchased zero emissions electricity for all Alberta investment properties	Continue to purchase zero emissions electricity for all Alberta investment properties	2010	No End Date (Continuous)
Highest volume forms converted to Forest Stewardship Council certified 30% post-consumer waste recycled paper; 59% of total paper purchased contains 30% pcw recycled content	Continue to purchase Forest Stewardship Council certified 30% post consumer waste recycled content paper for highest volume forms	2011	No End Date (Continuous)
All printer/copier paper is Forest Stewardship Council certified 100% post consumer waste recycled content, with the result that 40% of total paper purchased is FSC 100% pcw content	Continue to purchase Forest Stewardship Council certified 100% post consumer waste recycled content printer/copier paper	2009	No End Date (Continuous)
			No End Date (Continuous)

action	status (as of 12/31/12)
Electronic media in place of paper	
Install collaborative software for electronic editing (e.g. SharePoint, Groove, etc.)	Ongoing/In Progress
Use electronic document library for filing common documents	Ongoing/In Progress
Switch to an electronic payroll notification system in place of paper pay stubs	Completed (in Previous Year)
Behaviour change program	
Train staff to use collaborative software for electronic editing (e.g. SharePoint, Groove, etc.)	Ongoing/In Progress
Encourage staff to hold paperless meetings or presentations (i.e. no handouts)	Ongoing/In Progress
Other Paper Supplies Actions	1
Switch from paper-based claims files to electronic files	Ongoing/In Progress
Company-wide three month "Cut the Paper" reduction campaign	Completed (in Reporting Year)

steps taken in 2012	steps planned for 2013 - 2015	start year	end year
100% of workstations have collaborative software installed; 55 collaboration sites implemented by year end	Continue to expand number of collaboration sites based on business needs	2010	No End Date (Continuous)
Software tools for electronic document management and delivery upgraded to the most current versions; planning for implementation and associated information management governance and processes underway	Electronic document and records management will be incorporated into various projects based on business delivery priorities	2010	No End Date (Continuous)
			No End Date (Continuous)
100% of collaborative site owners and members trained to use collaborative software	Online training tools and expanded use of collaboration business solutions available to users based on business needs	2008	No End Date (Continuous)
Software provided to all employees to enable online sharing of presentations; collaboration sites enable paperless announcements, shared calendars, blogs and discussion boards for online conversation; business content such as presentations and announcements archived on the intranet	Continue to expand number of collaboration sites based on business needs; continue to offer a range of tools to facilitate online meetings and eliminate the need for paper handouts	2008	No End Date (Continuous)
Development complete	Phased system implemented beginning Q3 2013	2011	No End Date (Continuous)
1, 306 employees pledged to reduce paper consumption during the Cut the Paper Challenge; four locations reduced consumption by more than 50% in comparison to the same time period the previous year; over half a million sheets of office paper were saved in Claim Centres alone		2012	2012

Actions to reduce Provincial Emissions and improve Sustainability

status (as of 12/31/12)
Ongoing/In Progress
Completed (in Previous Year)
Ongoing/In Progress
Ongoing/In Progress
Ongoing/In Progress
Ongoing/In Progress
Ongoing/In Progress



The actions listed below contribute to a reduction in greenhouse emissions from sources that fall outside of the reporting requirements defined in the carbon neutral government regulation of the *Greenhouse Gas Reduction Targets Act*. Public sector organizations can optionally use this section to report on actions that will help British Columbia meet its provincial greenhouse gas reduction targets, engage the public, and improve environmental sustainability across all aspects of their organization.

steps taken in 2012	steps planned for 2013 - 2015	start year	end year
New corporate guideline introduced stating that arrangements should be strategically planned to minimize travel and directing employees to increase use of videoconferencing, teleconferencing, carpooling and public transit	Maintain guideline and monitor travel reductions	2011	No End Date (Continuous)
			No End Date (Continuous)
Approximately 50% of staff have access to a desktop web camera	Continue to expand availability based on business needs	2009	No End Date (Continuous)
Video-conferencing equipment installed in four additional rooms resulting in a total of 29 rooms across 11 sites offering video-conferencing by the end of 2012; one mobile unit and seven table top units available; continued to monitor use and redistribute equipment where necessary	Continue to monitor and redistribute as needed	2009	No End Date (Continuous)
On-demand training materials available online; five to six information sessions/lunch and learns provided per month	Continue to provide training opportunities and to support employees in choosing webconferencing	2008	No End Date (Continuous)
New corporate guideline introduced directing employees to increase use of video-conferencing and teleconferencing; web- and video-conferencing available to all employees; regular large scale online conferences	Continue to support employees in choosing virtual attendance	2010	No End Date (Continuous)
Online ride-share feature available for internal conferences to facilitate carpooling; new corporate guideline introduced directing employees to increase use of carpooling where practical; 41 carpool parking stalls at Head Office	Continue program and increase awareness of carpooling tools	2009	No End Date (Continuous)

action	status (as of 12/31/12)
Encourage alternative travel to meetings (e.g. bicycles, public transit, walking)	Ongoing/In Progress
Other Business Travel Actions	
Reduce travel for training by providing employees with online access to comprehensive tools and training program previously only delivered through traditional classroom training	Ongoing/In Progress
Education, Awareness, and Engagement	
Team-building	
Create Green, Sustainability, Energy Conservation, or Climate Action Teams with executive endorsement	Ongoing/In Progress
Provide resources and/or dedicated staff to support teams	Ongoing/In Progress
Providing behaviour change education/training to teams (e.g. community-based social marketing)	Ongoing/In Progress
Staff Professional Development	
Support green professional development (e.g. workshops, conferences, training)	Ongoing/In Progress
Staff awareness/education	
Provide education to staff about the science of climate change	Ongoing/In Progress

steps taken in 2012	steps planned for 2013 - 2015	start year	end year
New corporate guideline introduced directing employees to increase use of video-conferencing and teleconferencing wherever possible or to use public transit or carpooling where practical; participation in employer transit pass programs; preferred carpool parking at Head Office; bicycle facilities at various locations	Continue program and expand where possible	2008	No End Date (Continuous)
Re-designing training program to support increased online learning in Claims, Insurance and Driver Licensing; annual Compliance training completed and tracked	Significant delivery of online learning being used in 2013 for delivery of new Claims systems training (> than 50% of curriculum); continue to use online learning for development of core and project based learning	2010	No End Date (Continuous)
	'		
Green Team in place since 2003; in 2012 members implemented various "plug and play" campaigns such as conservation cafes, lunch and learns and National ("Ugly") Sweater Day; continued newsletter and regular meetings	Launch Green Team collaboration site on intranet in 2013 to increase collaboration and information-sharing; encourage local campaigns; provide materials and training to Green Team members to support workplace conservation awareness program in 2013- 2014	2003	No End Date (Continuous)
Staff resources dedicated to Green Team leadership and coordination	Continue to provide dedicated resources	2003	No End Date (Continuous)
Provided materials to Green Team to promote Cut the Paper campaign as well as various "plug and play" campaigns such as "conservation cafés", lunch and learns	Provide materials and training to Green Team members and other volunteers to support workplace conservation awareness and other programs in 2013-2014	2011	No End Date (Continuous)
Professional development offered to employees with environmental component in their job descriptions; training sessions provided internally for broader management and staff	Continue to provide professional development and training to personnel as required	2000	No End Date (Continuous)
Ongoing intranet articles, announcements, training and presentations; over 70 speaking engagements since start year; over 1,300 employees participated in "Cut the Paper" contest including communications linking paper use and climate change; "Ugly Sweater Day" and events took place in 12 locations	Implement two year company- wide workplace conservation awareness program to achieve persistent behaviour change, including climate change messaging	2009	No End Date (Continuous)

action	status (as of 12/31/12)
Provide education to staff about the conservation of water, energy, and raw materials	Ongoing/In Progress
Provide green tips on staff website or in newsletters	Ongoing/In Progress
Other Education, Awareness, and Engagement	
Provide education to clients/public about climate change and energy conservation	Ongoing/In Progress
Implemented "Save the Paper" campaign for brokers	Completed (in Reporting Year)
Invest in BC organizations to support programs that address the adverse environmental impacts of driving	Ongoing/In Progress
Other Sustainability Actions	
Water conservation	
Establish a water conservation strategy which includes a plan or policy for replacing water fixtures with efficient models	Ongoing/In Progress
Put in place a potable water management strategy to reduce potable water demand of building-level uses such as cooling tower equipment, toilet fixtures, etc. and landscape features	Ongoing/In Progress
Introduce a stormwater management landscape strategy (e.g. vegetated roofs, permeable paving, rain gardens, bioswales)	Ongoing/In Progress

steps taken in 2012	steps planned for 2013 - 2015	start year	end year
Ongoing intranet articles, announcements, training and presentations; over 70 speaking engagements since start year; over 1,300 employees participated in "Cut the Paper" contest including communications linking paper use and climate change; "Ugly Sweater Day" and events took place in 12 locations	Implement two year company- wide workplace conservation awareness program to achieve persistent behaviour change	2009	No End Date (Continuous)
Ongoing intranet articles, announcements, training and presentations; over 70 speaking engagements since start year; website offering information on recycling, waste reduction, energy conservation, sustainable transportation; regular Green Team newsletters	Continue programs and launch Green Team collaboration site on intranet with content available to all staff	2009	No End Date (Continuous)
National Sweater Day was re-branded "Ugly Sweater Day" and events/judging took place in 12 locations, with customers assisting with judging at some locations	Include climate change and energy information on digital panels at select locations	2012	No End Date (Continuous)
Over 700 B.C. insurance brokers participated in the Save the Paper contest; participants answered weekly quizzes on paper conservation techniques		2012	2012
2012 was the first full year with our Community Involvement Policy and program in place; one of the goals of the program is to support organizations that encourage customers to use alternative forms of transportation. To that end, ICBC sponsored Bike to Work Week and the Commuter Challenge (BEST).	Continue to invest in initiatives that encourage customers to use alternative forms of transportation; educate and raise awareness of vehicle emissions and how to reduce them; sponsor or create partnerships with environmental or government organizations to help reduce vehicle emissions	2011	No End Date (Continuous)
Faucet replacement with autosensors as part of washroom renovations company-wide on an ongoing basis	Continue program and formalize existing practices into policy by end of 2013; standardize low flow water fixtures for all operations	2008	No End Date (Continuous)
Head Office water saving projects include low flow washroom fixtures and the decommissioning of a cooling unit; these initiatives are estimated to save 11M litres of water annually	Continue program and formalize existing practices into policy by end of 2013; standardize low flow water fixtures for all operations	2008	No End Date (Continuous)
Stormwater management practices for new construction; rain water collection pilot for irrigation ongoing at Head Office for implementation in 2013	Formalize existing practices into policy by end of 2013; implement rain water collection for irrigation at Head Office	2008	No End Date (Continuous)

action	status (as of 12/31/12)
Waste reduction/diversion	
Put in place an operations policy to facilitate the reduction and diversion of building occupant waste from landfills or incineration facilities	Ongoing/In Progress
Implement a hazardous waste reduction and disposal strategy	Completed (in Previous Year)
Building construction, renovation	
Establish a policy to reuse materials where possible and divert construction and demolition debris from landfills and incineration facilities	In Development
Incorporate lifecycle costing into new construction or renovations	Ongoing/In Progress
Procurement (non-paper supplies)	
Incorporate minimum recycled content standards into procurement policy for consumable, non-paper supplies (e.g. writing instruments, binders, toner cartridges, etc.)	Ongoing/In Progress
Establish green standards for goods that are replaced infrequently and/or may require capital funds to purchase (e.g. office furniture, carpeting, etc.)	Ongoing/In Progress
Implement sustainable purchasing program for cleaning products, disposable paper products and trash bags	Ongoing/In Progress
Commuting to and from home	
Introduce telework/work from home policy	Ongoing/In Progress
Encourage commuting by foot, bicycle, carpool or public transit	Ongoing/In Progress
Provide shower or locker facilities for staff/students who commute by foot or by bicycle	Ongoing/In Progress
Provide secure bicycle storage	Ongoing/In Progress

steps taken in 2012	steps planned for 2013 - 2015	start year	end year
Continued existing programs: blue box, fluorescent tube and drycell battery recycling company-wide; garden waste composting at Head Office; e-waste collection event at Head Office	Continue programs and create metrics and targets for waste reduction; organics diversion pilot	2008	No End Date (Continuous)
			No End Date (Continuous)
Construction and demolition debris are 85-90% diverted from landfills for all renovations, tenant improvements, and new construction projects; furniture and equipment is reused when possible	Develop a formal policy to continue landfill diversion and material re-use practices	2009	No End Date (Continuous)
Life-cycle costing is considered for all LEED projects (major renovations, tenant improvements, and new construction)	Continue to evaluate life-cycle costing for LEED projects	2009	No End Date (Continuous)
Procurement documents include carbon footprint and product certification for general goods; reusable tote program ongoing for regular deliveries of supplies	Continuous improvement of procurement documents and processes	2010	No End Date (Continuous)
Process underway to align purchasing requirements with LEED EB:O&M specifications	Continue working on standardizing purchasing requirements for facilities materials	2010	No End Date (Continuous)
Green cleaning requirements incorporated into janitorial contracts on an ongoing basis	Continue program	2008	No End Date (Continuous)
New collective agreement allows bargaining unit employees to work up to three days a week from home where there is agreement with their manager and where it makes business sense	New program implementation	2012	No End Date (Continuous)
Continued existing programs: employer transit pass, bicycle facilities at various locations; online ride share portal; preferred carpool parking at Head Office; free parking for Jack Bell RideShare vehicles at Head Office; 355 employees participated in the Commuter Challenge	Continue programs; explore opportunities to enhance/ expand programs	2008	No End Date (Continuous)
End of Trip Facilities program includes bicycle lock-up, lockers and showers at Head Office and other locations	Continue program; explore opportunities to enhance/ expand program	2008	No End Date (Continuous)
End of Trip Facilities program includes bicycle lock-up, lockers and showers at Head Office and other locations	Continue program; explore opportunities to enhance/ expand program	2008	No End Date (Continuous)

action	status (as of 12/31/12)
Adaptation to Climate Change	
Assessed whether extreme weather events and/or long term changes in climate will affect the organization's business areas	Ongoing/In Progress
Integrated considerations of extreme weather events and/or long term changes in climate into the organization's decision making.	In Development
Other Sustainability Actions	
Content on fuel-efficient driving and maintenance practices integrated into commercial driver licensing stream	Ongoing/In Progress
Encourage use of recycled parts in automotive repairs	Ongoing/In Progress
Licence plate recycling	Ongoing/In Progress
Minimize number of hardcopy bid and request for information submissions by vendors	Ongoing/In Progress
Minimize distribution of hard copy ICBC Autoplan Optional Policy Booklets	Ongoing/In Progress
Electronic bid process for vehicle recyclers	Completed (in Reporting Year)

st	eps taken in 2012	steps planned for 2013 - 2015	start year	end year
we cos cat and	sessed at a high level the potential impact that extreme eather events like hail and flooding may have on claims sts; this is done as part of annual assessment of potential tastrophic risks (which also includes earthquake, tsunami d other risks), and reinsurance is obtained to mitigate ese risks as a whole	Continue to assess potential climate impacts on claims costs and mitigate these risks	2011	No End Date (Continuous)
for	treme weather changes considered in the design process rall LEED projects, and for non-LEED projects where propriate	Continue to consider extreme weather changes in the design process where indicated	2011	No End Date (Continuous)
for est gre	ontinued to include energy efficiency content in testing commercial driver licensing; Natural Resources Canada timates annual savings of at least 25,000 tonnes of eenhouse gases from this initiative; 63,000 drivers tested end of 2012	Continue program	2010	No End Date (Continuous)
ра	aintain a search engine for body shops to access recycled rts from 97 recyclers province-wide; continue with policy quiring body shops to use recycled parts where possible	Continue program and expand where possible	2008	No End Date (Continuous)
	cycle used license plates; approximately one million plates 5,824 kg) recycled in 2012	Continue to recycle used license plates	2008	No End Date (Continuous)
suk	irty one procurement projects did not require hard copy omissions, resulting in an estimated reduction of 230 hard py submissions by suppliers	Continue to expand program and reduce hard copy bid submissions	2011	No End Date (Continuous)
col	roduced new process to minimize distribution of hard py ICBC Autoplan Optional Policy Booklets by providing a fault web-based option for customers	Continue program and track reductions in volume of ICBC Autoplan Optional Policy Booklets produced and distributed	2012	No End Date (Continuous)
	roduced an electronic process for vehicle recyclers to bmit online bids, eliminating the need for faxed bids		2012	2012

