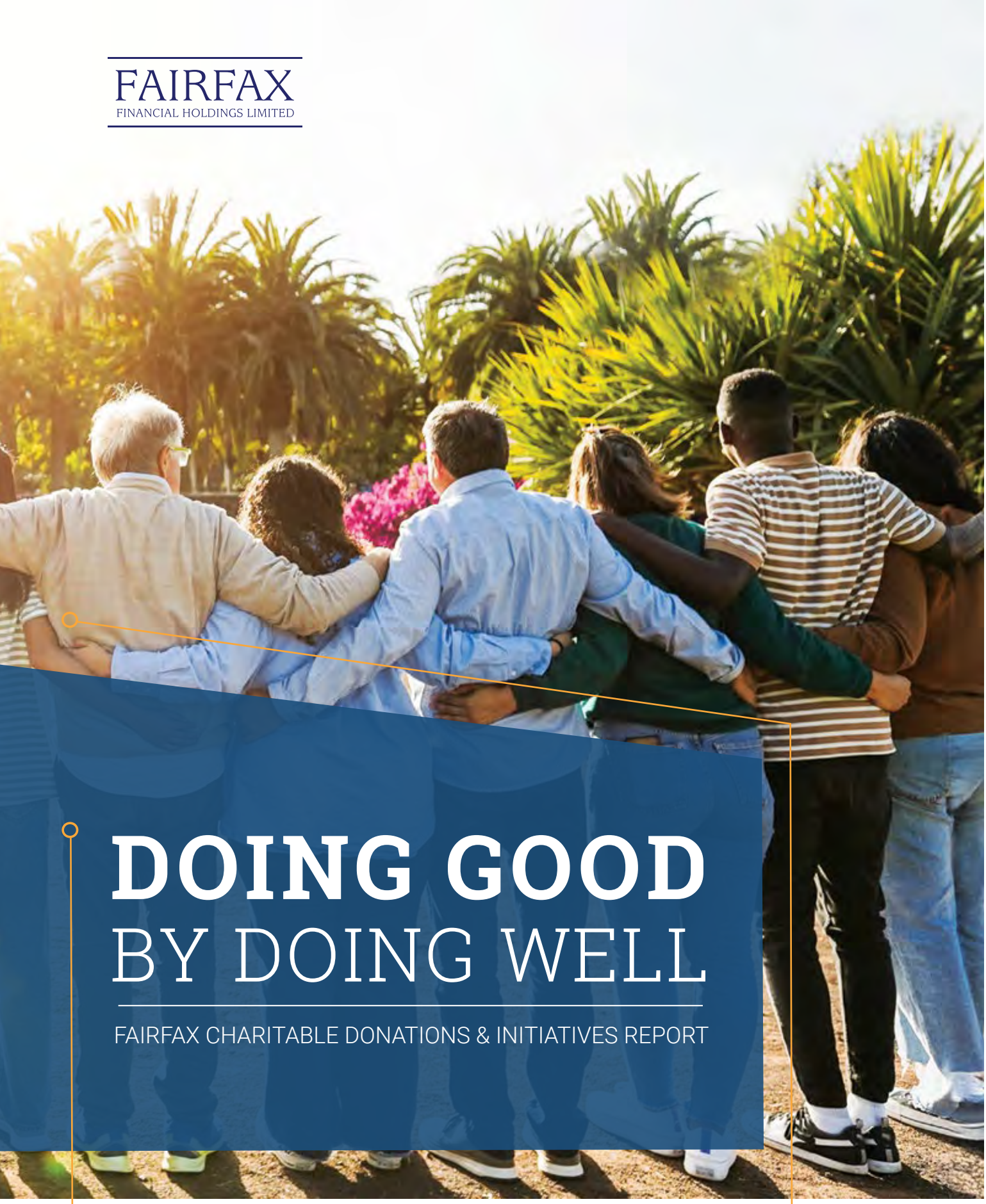
FAIRFAX
FINANCIAL HOLDINGS LIMITED



DOING GOOD BY DOING WELL

FAIRFAX CHARITABLE DONATIONS & INITIATIVES REPORT

WHEN WE DO WELL, IT GIVES US THE MEANS TO DO GOOD. ACTIONS SPEAK LOUDER THAN WORDS!

V. PREM WATSA
CHAIRMAN & CEO

We believe business can be a tremendous force for good.

At Fairfax, we live by the golden rule: treating others as we would like to be treated ourselves. This year, we even decided to add the rule to our Guiding Principles! It is with this mindset that we approach our charitable donations and community initiatives.

We link our giving to our financial success by setting an overall target for donations of 2% of our pre-tax earnings over time. The more successful we are as an organization, the more we can give back!

We support thousands of organizations and programs around the world because it's the right thing to do. And while we have donated to these causes for many years, this is the first time we have formally shared some of the details. We understand how we give matters to our employees (both present and future) and to our stakeholders. Everyone wants to feel proud of the organization they work for, and we're doing our best to meet those expectations.

I am moved and humbled by the breadth of "doing good" I see in these pages and am delighted to share our charitable giving report with you. I hope it makes you proud to be part of the Fairfax community – and inspires us all to do more good in the world.

V. P. Watsa

V. PREM WATSA
Chairman & CEO

P.S. I recently came across a wonderful poster on the Golden Rule. It shows how different cultures and religions all incorporate it in some way. I liked it so much, I asked all our companies to hang it in their offices – and we have included it in this report as well, on page 72.

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FAIRFAX
GUIDING PRINCIPLES

OBJECTIVES

- We expect to compound our mark-to-market book value per share over the long term by 15% annually by running Fairfax and its subsidiaries for the long-term benefit of customers, employees, shareholders and the communities where we operate – at the expense of short-term profits if necessary.
- Our focus is long-term growth in book value per share and not quarterly earnings. We plan to grow through internal means as well as through friendly acquisitions.
- We always want to be soundly financed.
- We provide complete disclosure annually to our shareholders.

STRUCTURE

- Our companies are decentralized and run by the presidents except for performance evaluation, succession planning, acquisitions, financing and investments, which are done by or with Fairfax. Investing will always be conducted based on a long-term value-oriented philosophy. Cooperation among companies is encouraged to the benefit of Fairfax in total.
- Complete and open communication between Fairfax and subsidiaries is an essential requirement at Fairfax.
- Share ownership and large incentives are encouraged across the Group.
- Fairfax will always be a very small holding company and not an operating company.

VALUES

- Honesty and integrity are essential in all our relationships and will never be compromised.
- We are results oriented – not political.
- We are team players – no "egos." A confrontational style is not appropriate. We value loyalty – to Fairfax and our colleagues.
- We follow the Golden Rule: we treat others as we would want to be treated.
- We are hardworking but not at the expense of our families.
- We always look at opportunities but emphasize downside protection and look for ways to minimize loss of capital.
- We are entrepreneurial. We encourage calculated risk taking. It is alright to fail but we should learn from our mistakes.
- We will never bet the company on any project or acquisition.
- We believe in having fun – at work!

FAIRFAX
GIVING STRATEGY

At Fairfax, our donations strategy takes a two-tiered approach — we donate through Fairfax directly, as well as through each of our individual insurance operating companies. We have a combined target of 2% of pre-tax earnings, averaged over the previous three to five years.

This giving strategy leverages our global scale to make meaningful contributions, gives companies the autonomy to decide which causes to support, and allows us all to be responsible corporate citizens who do their best to make the world a better place.

Within the holding company, we primarily make donations through our foundations in the US and Canada: these are funded by Fairfax and our North American insurance operating companies. As the foundations grow over time, we expect they will become self-funding and contribute significantly to our 2% target. This approach enables us to make larger donations globally.

Our North American entities donate 1% of their pre-tax earnings towards charities of their choosing, with the other 1% of their 2% target going towards the Fairfax foundations.

For our operating companies outside North America, giving is currently directed by each company with 2% of pre-tax earnings going to local initiatives and global causes. If these companies do not meet the 2% goal, Fairfax makes up the shortfall through contributions to the Fairfax foundations. As these companies mature, we expect they will all eventually fund their full 2% directly.

In 2023, Fairfax contributed a total of $51 million[1] to charity or to the Fairfax foundations. Of that, $27 million ($20 million from our companies and $7 million from the foundations) went to support a variety of charitable causes. It is a number that has increased each year along with the growth of our business: since our donations program began in 1991, we have donated over $315 million, with annual donations increasing approximately 155 times at a compound rate of 17% per year.

The number above only includes direct charitable donations: our companies enthusiastically give a great deal more. It doesn't reflect the thousands of volunteer hours spent by employees, helping refugees, mentoring students, planting trees, helping with local cleanup efforts and more. Or the hundreds of grassroots initiatives each of our companies are involved in, meeting specific needs that help their communities in impactful ways.

[1] All figures in USD unless otherwise indicated.

CAUSES WE SUPPORT

A few of the organizations Fairfax and our companies support.

- Alzheimer's Society of Canada
- AmeriCares
- American Friends of the Ocean Clean Up
- BlackNorth Initiative
- Blood Cancer UK
- Boys & Girls Club of Manchester
- Canadian Cancer Society
- Christina Noble Child Foundation
- Corporation of Massey Hall & Roy Thomson Hall
- Council for Business & Arts in Canada
- Covenant House
- Daily Bread Food Bank
- Dementia Singapore
- Easter Seals Ontario
- Foundation for Morristown Medical Center
- Heart and Stroke Foundation of Canada
- HOPEgenesis
- Jack.org
- Junior Achievement of Canada
- Maharishi Education For Invincibility Trust
- Make-A-Wish Foundation
- Melanoma Canada
- Montreal Heart Institute Foundation
- Movember Canada
- National Wildlife Federation
- Nature Conservancy of Canada
- Onçafari Association
- Pathways to Education
- Porridge for Parkinson's
- Prostate Cancer Foundation
- Red Cross
- Right To Play International
- Second Harvest
- SickKids Foundation
- Soweto Academy
- St. Baldrick's Foundation
- St. John's University
- Stamford Hospital Healthcare
- The Help Group
- The Horatio Alger Association of Canada
- The Royal Conservatory of Music
- The Salvation Army
- The Terry Fox Foundation
- Thrive Scholars
- Thrive Youth Development Canada
- Tree Canada
- United Way
- University of Waterloo
- Warrior Foundation Freedom Station
- Yonge Street Mission

GIVING BY THE **NUMBERS**

$315M
total donations since 1991

$27M
donated in 2023

$2M+
in employee donations matched

95K+
volunteer hours in 2023

$1M donated to earthquake relief in Turkey

2M+
free dialysis treatments in India

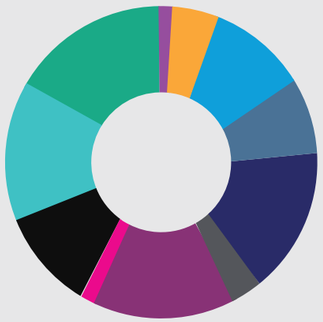
$80M+
invested for future donations in Fairfax foundations

1000
mangrove trees planted in Indonesia

30+
wishes granted for Make-A-Wish Foundation

x10
improvement to Merkel Cell Carcinoma survival rate

250
visually impaired children in Poland prepared for independent lives



- **1%** Animal welfare
- **4%** Arts, culture & recreation
- **10%** Corporate donation matching
- **8%** Disaster recovery relief
- **15%** Education
- **3%** Environment
- **14%** Health
- **1%** Housing
- **11%** Other
- **13%** Research
- **20%** Social services

% of donations made in 2023

COMPANY **DONATIONS**

Our companies support causes that matter to their employees and communities.

Some are very local, ranging from community cleanup efforts to helping nearby schools. Some are national in scope, like making strides towards improving the birth rate in Greece or addressing youth homelessness across Canada. Yet others are globally meaningful, supporting humanitarian efforts in Ukraine, cleaning up our oceans, and working towards a cure for cancer.

We help employees support worthy causes individually, too: Fairfax and many of our companies offer employee donation matching programs ranging from 1:1 to 3:1, helping make their generosity go even further.

You'll also find details of several group-wide charitable initiatives throughout the report; these are causes close to our hearts on a more global scale, and they are supported by multiple Fairfax companies and/or the Fairfax foundations.

It's important to note that this report doesn't cover all the ways Fairfax and our operating companies give back, it's just a sampling. The causes that didn't make these pages are just as important as those that did. Every donation, every hour spent volunteering, and every bit of awareness raised has made a difference – and given us the privilege of being able to help others.

NORTH AMERICA

ALLIED WORLD
CRUM & FORSTER
NORTHBRIDGE
ODYSSEY GROUP
RIVERSTONE
ZENITH

UNITED STATES

ALLIED WORLD

Allied World gives back by financially contributing to a broad range of philanthropic organizations that support social challenges, encouraging their staff to volunteer for community service initiatives, and offering a giving program that matches employees' charitable donations dollar-for-dollar.

Supporting sick children

Allied World is a proud long-term partner of the Make-A-Wish Foundation. They have sponsored more than 30 wishes over the years, helping make the dreams of critically ill children come true.

Sponsored wishes have included family trips to Disney World, meeting basketball star Steph Curry and building a custom playhouse. In addition, the company regularly provides tickets to events at the UBS Arena in Long Island, New York, for children and their families.

Allied World has also been a long-time corporate sponsor of the St. Baldrick's Foundation, the largest private funder of pediatric cancer research grants. The non-profit also enjoys wide support from Allied World employees, who volunteer, shave their heads, and run races to raise funds to help them meet the important goal of finding a cure to help kids with cancer.

Expanding access to corporate careers

Allied World is committed to providing young people with access to insurance careers. In the UK, they have partnered with Career Ready, mentoring 33 young people, and giving two former students their first full-time roles. Over the years, these young people have enjoyed structured learning sessions, department presentations, networking opportunities, external training sessions and career talks.

In the US, Allied World partners with non-profit Foundation for C.H.O.I.C.E. (Consider How One Individual Changes Everything). Employees mentored two students from Moises E. Molina High School, an experience which included job shadowing, interview-skills training, picking a career, and learning how the mentors joined the company and what they like about their careers.

OH MY GOSH, THE KIDS HAD SO MUCH FUN AT THE DISNEY ON ICE SHOW! THANK YOU, THANK YOU!

BENJAMIN'S MOM

Wrestling fan Leo enjoying his Make-A-Wish experience.

THANKS SO MUCH FOR THE TICKETS TO ALL-ELITE WRESTLING. WE HAD A BLAST! LEO LOVED IT, HE'S A HUGE FAN NOW.

LEO'S MOM

UNITED STATES

CRUM & FORSTER

Crum & Forster's (C&F) giving strategy aims to empower employees and communities by creating meaningful, positive impact. The company enables its business units to focus on causes that are important to them, supporting food security, education equity and access to healthcare through charitable giving and volunteer opportunities.

Alleviating food insecurity

With 34 million people in the US facing food insecurity, C&F has established strong partnerships with local food banks, food pantries, and food distribution centres including nourish.NJ, to help address this critical issue. They empower their team members to engage in philanthropic activities that aim to alleviate food insecurity where they live and work. Through volunteerism, fundraising events, and donation drives, C&F's collective efforts in 2023 supported 20 organizations across 11 states.

Investing in the future through scholarships

C&F helps individuals from historically under-represented groups discover the many rewarding career opportunities in the insurance industry. In 2023, they partnered with United Negro College Fund (UNCF) and New Jersey City University (NJCU) on scholarships for a diverse range of students. In addition, C&F's Advocates for Black Equity (ABES) Employee Resource Group supports UNCF's local efforts, furthering its mission of educational equity.

Additionally, C&F's partnership with NJCU goes beyond financial support: scholarship recipients are also eligible for a 12-week paid internship. It's an experience that includes mentorship from senior leaders, networking and career resources, workshops and events.

A commitment to physical and mental well-being

Morristown Medical Center (MMC) provides state-of-the-art facilities, top physicians and a full range of medical specialties and services. C&F has helped MMC add two floors to the Gagnon Cardiovascular Institute, allowing them to accommodate recent surges in patient volume.

They have also announced a multi-year financial commitment to support the hospital's new outpatient Behavioral Assessment Center, helping better serve people with behavioural health emergencies.

C&F volunteers getting handy on a Habitat for Humanity build.

C&F volunteers helping tackle food insecurity with nourish.NJ.

TOGETHER, WE ARE COMMITTED TO BUILDING STRONGER COMMUNITIES ACROSS CULTURES, BACKGROUNDS, AND EXPERIENCES TO ADDRESS THE ROOT CAUSES OF HUNGER, POVERTY AND HOMELESSNESS.

NANCY RUDGERS
DIRECTOR OF DEVELOPMENT, NOURISH.NJ

Volunteers prepare care packages for local seniors.

C&F Risk Services helping out at NY Common Pantry.

Northbridge
a FAIRFAX company

CANADA

NORTHBRIDGE

Giving back to those in need is part of Northbridge's DNA. They live the Fairfax goal of doing good by doing well, using their financial success to support causes that matter to Canadians. For them, being successful also means supporting their people, customers, and communities, so they encourage the charitable endeavours of their employees, promote environmental responsibility, and fund organizations committed to making a difference in the lives of Canadian youth.

Building brighter futures through education

Northbridge's longest-standing charitable partnership is with Pathways to Education, a non-profit that works to break the cycle of poverty through education. Support is particularly needed in the wake of the COVID-19 pandemic: while all students experienced some level of learning loss, those from low-income communities face much greater barriers to overcoming it.

In 2023, Northbridge supported Pathways' core academic, financial and social programs. They hired seven Pathways summer students and helped the organization reach more students in parts of Canada with higher-than-average dropout rates.

> WE'RE GRATEFUL FOR NORTHBRIDGE'S MATCHING DONATION TO RENFREW EDUCATIONAL SERVICES (A SCHOOL FOR KIDS WITH LEARNING DISABILITIES), WHICH CAN CONTINUE TO MAKE A DIFFERENCE IN THE LIVES OF CHILDREN.
>
> **ED SIKORSKI**
> *CEO, MAGNA INSURANCE GROUP*

Fighting food insecurity with Grow Calgary.

Volunteering at the Greater Vancouver Food Bank.

Creating holiday happiness at the Toronto Star Santa Claus Fund volunteer event.

Giving more to causes employees care about most

When people team up to do good, support goes even further. Northbridge employees and broker partners share in the company's passion for social support, with robust volunteer and giving programs that help them give more back, more often.

Tackling food insecurity and homelessness

In Canada, one-third of food bank visits are made by youth. Facing poverty, homelessness and food insecurity makes it hard to build a foundation for the future. Mental health challenges, addiction, income inequality at the high cost of housing only intensify the crisis, making it an issue that affects us all.

That's why Northbridge partners with organizations that focus on preventing homelessness and food insecurity, including the United Way, Covenant House, and Food Banks Canada. From supporting the United Way's Homelessness Prevention Fund to keeping kids fed in Food Banks of Canada's "After the Bell" summer program, they do everything they can to give young people a chance to thrive.

UNITED STATES

ODYSSEY GROUP

Odyssey Group is a company focused on the value of charitable giving: their Mission states "when we succeed, those in the communities in which our employees live and work will benefit too." The Odyssey Group Foundation proudly supports an array of organizations focused on health and medical, food and shelter, disaster relief and community services, education and the environment.

Cleaning up our oceans

The Odyssey Group Foundation donated to the American Friends of The Ocean Cleanup, a non-profit environmental engineering organization that develops and scales technologies to rid the ocean of plastic. Based in the Netherlands, The Ocean Cleanup is the largest ocean pollution cleanup effort in history and aims to reduce the effect that plastics can have on our ecosystems, health and economies.

Odyssey Group's donation supports their latest advancement, System 03, which captures plastics ranging from pieces just millimeters in size, to large debris such as massive, mile-long fishing nets. Since 2019, the non-profit has removed 18 million pounds of plastic from the oceans.

Helping improve healthcare

Odyssey Group has been a major contributor to Stamford Health since 2008, donating to improve the hospital's services to its community. Over the years, their contributions have helped fund projects ranging from a minimally invasive robotic surgical tool to the construction of a new trauma centre.

Most recently, they made a significant donation to the new Odyssey Group Breast Center, with funds going directly to outfitting the state-of-the-art facility with equipment, co-locating specialists, and improving patient flow and privacy to support patients from diagnosis to reconstruction.

Ridding the oceans of plastic in the largest pollution cleanup effort in history.

"YOUR INVESTMENT IS A NIMBLE, POWERFUL WAY TO ACCELERATE NEW RESEARCH FOR THIS AGGRESSIVE SKIN CANCER."

PAUL T. NGHIEM
MD, PHD

GROUP-WIDE INITIATIVE

HOPE FOR PEOPLE WITH CANCER

In 2014, 10-year-old Kelsey Dickson, the daughter of OdysseyRe employee Andy Dickson, tragically lost her nine-month battle with Merkel Cell Carcinoma (MCC), the most lethal form of skin cancer. In 2015, the Odyssey Group Foundation and Fairfax issued a grant to the Prostate Cancer Foundation (PCF) to establish the Kelsey Dickson Team Science Courage Research Award to support research into the causes of and treatment for Merkel Cell Carcinoma.

The PCF funds the world's most promising research into the biology and treatment of prostate and related cancers, accelerating therapies and strategies to improve survival rates and quality of life.

Because MCC is biologically similar to prostate cancer, the PCF funds research into both diseases. Odyssey Group Foundation and Fairfax contributions have supported Dr. Paul Nghiem and Dr. Peter Nelson of the University of Washington to study parallels between Merkel Cell Carcinoma and Neuroendocrine Prostate Cancer and find therapeutic strategies for both.

Today, over 50% of patients with advanced MCC survive for multiple years, a 10-fold improvement over 2015, when only about 5% survived for five years or more.

Since that initial grant, the Odyssey Group Foundation and Fairfax have continued to be major supporters of this worthy cause, helping more people each year in Kelsey's memory.

UNITED STATES

RIVERSTONE

RiverStone's charitable strategy is tailored to resonate with company values and employee interests. They extend support to local, national, and global causes, addressing immediate concerns like disaster relief and long-term initiatives in health and education. Their approach encourages employee involvement, nurturing a corporate culture of generosity and community engagement.

Fighting food insecurity

RiverStone's commitment to community engagement is embodied in their annual Spirit Week. What started as a simple canned food drive in their New Hampshire office has evolved into a marquee event that brings employees together for friendly competition, collaboration and fun to raise funds for local food banks. They have competed in talent shows, posted photos of themselves dressed as characters from TV shows, and even played a life-size game of Hungry Hungry Hippos (complete with plastic balls and laundry baskets!) to fight food insecurity.

It's a tradition that amasses significant donations for local food banks and fosters a strong team spirit and a culture of giving. Money raised during this annual event supports food banks throughout the US and the UK, helping struggling families get the nourishment they need.

Going beyond

Through a partnership with the Warrior Foundation, RiverStone supports improvements to transitional living facilities for ill and injured veterans and their families during recovery. The organization helps seriously injured soldiers returning home from war, those suffering from post-traumatic stress and/or traumatic brain injury, those undergoing physical or occupational therapy, and those who have been medically retired and remain in the community.

Facing off and raising funds!

> THE FACT THAT THIS WEEK WAS DEDICATED TO RAISING MONEY FOR SO MANY GREAT CAUSES WAS SOMETHING I'VE NEVER SEEN BEFORE. IT WAS REFRESHING TO SEE A COMPANY PUT WORDS INTO ACTION.
>
> **RIVERSTONE EMPLOYEE**

Raising money and employee spirits during RiverStone's popular Spirit Week.

UNITED STATES

ZENITH

Zenith has a strong culture of giving that fosters a spirit of generosity and compassion and creates sustainable, meaningful differences in the lives of others. From their annual Give Together Campaign to the popular Nominate Your Charity program, employees are encouraged to get involved in the causes that matter to them – and make a difference to organizations whose missions align with Zenith's business values and philosophies.

Supporting happy, successful lives

In 2023, Feeding America and Kids' Chance of America were selected for the Give Together Campaign. Zenith and its employees made monetary contributions and volunteered their time to help children and adults live successful, healthy lives. Employees could donate via payroll deduction and a matching gift program. They also participated enthusiastically in blood drives, holiday giving including adopt-a-family efforts, and donation drives for blankets, coats, school supplies, and food items.

Growing leaders who make a difference

California agriculture is Zenith's largest business segment, and the company is committed to helping the industry flourish. They work closely with the California Agricultural Leadership Foundation (CALF), which provides leadership training and transformational learning experiences in partnership with four California universities. Zenith's support goes beyond financial contributions and membership fees, and includes active participation, dedicated resources, and volunteerism.

Supporting kids with special needs

The Help Group runs schools and programs for children with autism and learning disabilities. Their services help more than 6,000 special needs young people fulfill their potential to lead positive, productive, rewarding lives. In addition to providing financial support and volunteer time, Zenith takes part in the Help Group's Teddy Bear Ball, Teddy Bear Golf event, and Winter Carnival.

Volunteers assemble care kits for the homeless at Turning Points in Florida.

GOVERNMENT DOLLARS ARE NOT SUFFICIENT TO CREATE THE MAGIC NEEDED TO MAXIMIZE EACH CHILD'S UNIQUE POTENTIAL. YOUR GIFT WILL GO FAR IN HELPING US OFFER THE QUALITY SERVICES OUR YOUNG PEOPLE DESERVE.

SUSAN BERMAN
PRESIDENT & CEO, THE HELP GROUP

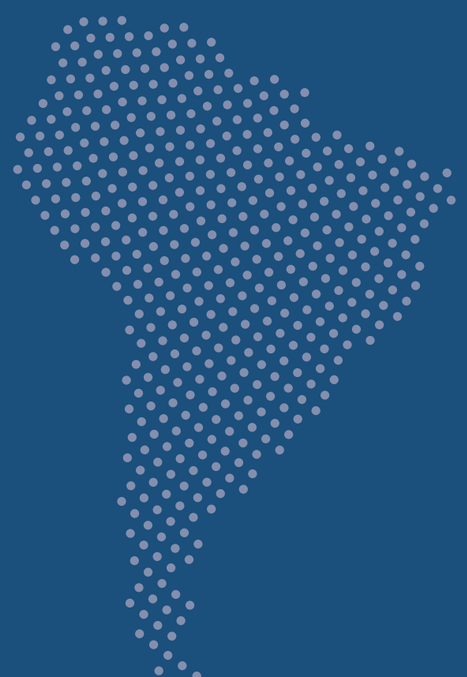
GROUP-WIDE INITIATIVE

HELPING HIGH-POTENTIAL STUDENTS

Thrive Scholars (Thrive) supports talented students of colour and prepares them for meaningful career opportunities. Thrive identifies qualified students during high school and helps them through the application and acceptance process for leading universities.

The program includes an intensive two-year summer academy to help prepare them for post-secondary programs, provides financial assistance, and connects them with mentors who guide them through college and into their careers, developing the skills, confidence, and access to opportunities they need to succeed.

Zenith has been supporting this incredible organization for over 12 years: their participation hasn't just helped young people, it has strengthened the company in numerous ways, building engagement and adding talented diversity to their team. Thrive now partners with the broader Fairfax community to extend its impact with even more high-potential students.



02 SOUTH AMERICA

FAIRFAX BRASIL
LA MERIDIONAL
SOUTHBRIDGE CHILE
SOUTHBRIDGE COLOMBIA
SOUTHBRIDGE URUGUAY

BRAZIL

FAIRFAX BRASIL

Sustainability and social responsibility are deeply ingrained in Fairfax Brasil's core values. Each year, they support initiatives that are relevant and impactful, directing funds to organizations that align with those values – and with the United Nations' Sustainable Development Goals (SDGs). Fairfax Brasil seeks opportunities to make a positive impact on the community and the environment, and promotes a culture of awareness around environmental, social, and governance (ESG) issues.

Saving our oceans

Voice of the Oceans is a project that combats plastic pollution through international expeditions and promotes conservation through research, awareness, and education. Fairfax Brasil provides financial support and actively collaborates with Voice of the Oceans to boost project and conservation efforts and protect global marine resources.

Preserving and conserving wildlife

Onçafari is an initiative that protects endangered Brazilian wildlife, with a special emphasis on jaguars, pumas and maned wolves. By sponsoring Onçafari, Fairfax Brasil encourages and supports scientific research, responsible ecotourism, environmental education, and the harmonious coexistence of humans and wildlife in Brazil.

Fighting plastic pollution and raising environmental awareness with Voice of the Oceans.

Giving to non-profits that help children live better lives.

Helping children, helping the future

Fairfax Brasil also donates to the Municipal Fund for Children and Adolescents (FUMCAD). In 2023, the company supported five non-profits that are making a significant impact in the areas of health, education, and social assistance.

Supporting wildlife conservation with Onçafari.

ARGENTINA

LA MERIDIONAL

Prompted by their commitment to sustainability and social transformation, 2023 saw the Meridional team taking part in a variety of social responsibility actions, with high levels of employee participation.

Making young lives better

Jóvenes al Mundo (Young People of the World) promotes the integral development of socially vulnerable youth, supporting their education through scholarships and personalized coaching, and helping them achieve greater social integration. 16 employees from Meridional branches countrywide volunteered as mentors, helping 22 young people grow and develop through an enriching, supportive experience.

The company also partnered with Reconstruyendo Lazos (Rebuilding Ties), which offers training and internships to disadvantaged young people over the age of 18, helping them enter the workforce. Meridional hosted several interns, helping them get work-ready with mentorship, resume preparation, organizational skills and more.

Meridional also participated in a research project into the Argentine child adoption system, analyzing it with a view to improve policies and regulations – and achieving a more effective, agile process that puts children's best interests first. Each participant received an award from the Government of the City of Buenos Aires in recognition of their dedication.

Protecting seniors from cybercrime

As part of Argentina's Pro Bono Commission, Meridional provides legal advice to vulnerable people without the economic capacity to assert their rights through a paid lawyer. In 2023, a team of volunteers spent 15 days empowering seniors to protect themselves from cybercrime, presenting the information in a clear, easy-to-understand way, and protecting the population most vulnerable to cyber fraud.

Two successful interns with the Reconstruyendo Lazos (Rebuilding Ties) program.

Through Jóvenes al Mundo (Young People of the World), Meridional helps support socially vulnerable youth in Argentina.

I'M SO GLAD TO HAVE MY FIRST EXPERIENCE IN SUCH A PROFESSIONAL COMPANY – IT HAS INCREASED MY CONFIDENCE AND MOTIVATED ME TO KEEP GROWING TO ACHIEVE MY GOALS.

JULIÁN COPA
INTERN THROUGH RECONSTRUYENDO LAZOS

CHILE

SOUTHBRIDGE CHILE

Southbridge Chile achieved a significant milestone in the insurance industry by becoming the first company in Latin America to obtain B Corporation certification. This achievement underscores the company's commitment to sustainability and its conviction that integrating a strong social purpose into its strategy will contribute significantly to building a better, more sustainable world.

Building financial knowledge for a better future

As a B Corporation, Southbridge is committed to training the young people who are the future of Chile. Through the SBINS Seeds program, Southbridge provides insurance knowledge to students at a local technical high school. With practical tools to make informed financial decisions, they have a solid foundation for the future and can contribute to a more financially aware and prepared society.

SBINS Seeds enhances the community's perception of the company, and establishes a pipeline for future talent. Over 40 employees participated as teachers in the program, and four students were chosen to do their professional practice at the company.

SBINS Seeds: teaching financial literacy.

> THIS PROJECT MADE OUR STUDENTS MOTIVATED AND HAPPY TO LEARN. THE EXPERIENCE WAS AN INCENTIVE TO WORK IN ACCOUNTING AND AN EXAMPLE OF HOW A COMPANY IN THE INDUSTRY CAN WORK SUCCESSFULLY.
>
> **PAULINA GONZÁLEZ**
> *DIRECTOR, CONSOLIDADO DÁVILA SCHOOL*

Humanitarian aid in times of crisis

Chile is no stranger to floods, forest fires, earthquakes, and other catastrophic events. To help those affected by disaster, Southbridge matched the amount raised by employees for aid organizations. Donations were used for hygiene kits, food, and other basic supplies to help families start over. The company has also organized solidarity collections for employees affected by catastrophes.

Southbridge Chile matches employee donations to aid organizations.

GROUP-WIDE INITIATIVE

STEPPING UP AFTER DISASTER

Dangerous flooding in Chile and Malaysia. Raging wildfires in Canada, the US and South Africa. The devastating earthquake in Turkey. When tragedy strikes, Fairfax and its subsidiaries are there to help.

From pledging $1M to earthquake relief and rehabilitation in Turkey, to supporting firefighting helicopters in South Africa's fire-prone Cape Winelands region, to rehabilitating schools damaged by floods, our companies take supporting humanitarian aid very seriously.

In addition to Fairfax's donations, the following companies donated to disaster recovery relief in 2023:

- Allied World
- Brit
- Bryte
- Colonnade
- Crum & Forster
- Eurolife FFH
- Fairfax Brasil
- Fairfirst
- Northbridge
- Odyssey Group
- Pacific
- Zenith

COLOMBIA

SOUTHBRIDGE COLOMBIA

Southbridge Colombia is focused on improving the lives of young people through education. The company's purpose is to contribute to the life of their country, and helping children is the best way to do good by doing well.

Supporting education to build a better Colombia

Southbridge volunteers have made improvements to a school in rural Colombia, creating better conditions for the 40 children who study there. The company also bought bicycles for children with disabilities, empowering them to get around independently.

Southbridge's longest-standing partnership is with Fundación Corazón Verde (Green Heart Foundation), a non-profit focused on improving the quality of life of widows and orphans of the National Police of Colombia. Company donations have funded hundreds of vital education, home, and psychological assistance programs.

Recognizing the country's best police officers

Southbridge Colombia also donates monetary awards in an annual recognition of Colombia's top police officers. The awards are presented during an emotional event that includes a tribute to those who died serving their country and community. Prizes are awarded in five categories: heroism, crimefighting and public order, innovation and best practices, community leadership, and best police officer of the year.

Employees volunteering with Fundación Corazón Verde.

URUGUAY

SOUTHBRIDGE URUGUAY

Southbridge Uruguay is committed to providing young people with opportunities, so they can study and find careers that allow them to progress economically and socially. Southbridge's GREEN committee defines all the charitable actions the company commits to each year, along with other ESG priorities.

Building a foundation for the future with Providencia

Providencia is an educational institution where young people from one of the most deprived areas of Montevideo can attend high school or get supplementary educational support. Southbridge Uruguay has been working with them since 2020 through volunteering and scholarship funding efforts.

Southbridge employees have volunteered their time to paint the centre's facilities, and participated in their "solidarity breakfast," a morning meal prepared for and served to the young people who attend the centre. Southbridge also economically supports the studies of several young people every year through scholarships that cover their annual tuition fees.

Southbridge volunteers at Liceo Providencia.

EUROPE

ARX
BRIT
COLONNADE
EUROLIFE FFH
POLISH RE
UNIVERSALNA

UKRAINE

ARX

Since the beginning of the Russian invasion of Ukraine, ARX's charitable focus has been singular: helping Ukrainian armed forces in their efforts to defend a country under attack.

In 2023, the company's main partner in this effort was Come Back Alive, the largest charitable organization focused on supporting Ukraine's defense forces. Founded in 2014, it has raised significant funds for those who are defending the country, with initiatives funding everything from equipment and medical evacuation vehicles to mobile de-mining and veteran rehabilitation through sports.

"We live here" de-mining initiative

In Ukraine, around 30% of the country is mined – along with almost 100% of the country's waters – putting over 10 million people in constant danger. There is a huge amount of work to be done, including removing mines from over 400,000 hectares of agricultural land. This vital initiative, supported by ARX, funded 146 mobile de-mining groups across the country.

De-mining in the Donbas region in Ukraine.

"Support Invictus" helps rehabilitate veterans

Those who fought to defend their country need to know they will not be left alone with their wounds – visible or invisible. In the fall of 2024, a group of 25 veterans, each with an illness or physical or mental health injury sustained while in the armed forces, will represent Ukraine at the Invictus Games in Dusseldorf.

The Invictus Games were created by Prince Harry after a 2013 visit to the Warrior Games in the US, where he saw firsthand the key role sports can play in improving the lives of ill and injured armed forces members, veterans, and their families. "Invictus" means "unconquered" and embodies the fighting spirit of those competing in the Games and overcoming challenges in their own lives.

Team Ukraine has already attended training camp, where they spent 18 days training in swimming, archery, athletics, cycling, rowing, powerlifting, table tennis, sitting volleyball and wheelchair basketball.

ARX is proud to support Ukraine's heroes, helping them through their recovery and transition to civilian life.

Rehabilitating injured or ill veterans through sport.

UNITED KINGDOM

BRIT

Brit supports causes that are important to employees with an annual commitment to 10 employee-chosen charities, 2:1 matched payroll giving, and fundraising matching for sponsored events. Individuals can submit nominations for charities, give through payroll, volunteer, and take part in sponsorship events. Brit also maintains longstanding partnerships with company-chosen charities including Soweto Academy in Kibera,Team BRIT motorsport partnership, and Matthew Wilson Multiple Myeloma Fund.

Safe learning for a better life

Kibera is a huge slum in the outskirts of Nairobi, Kenya, with a million residents and no running water, waste disposal, or effective education system. Only two-thirds of children go to secondary school, and only 5% of girls finish school – they are often abused or forced to quit.

Brit has been working directly with Soweto Academy in Kibera since 2017, funding building maintenance, desks and chairs built by the local community, school uniforms for each child, vocational instruction, and a girls' dormitory. Each year, a group of Brit colleagues visits the school to assist with maintenance, interact with the children and spread awareness across Brit and the London market.

Motivation through motorsport

Brit is the title sponsor of Team BRIT, which supports and inspires people facing physical and psychological challenges by demonstrating what can be achieved through motorsport. Their Racing Academy offers track day experiences to clients with disabilities, and their racing team competes in top-level endurance racing.

Team BRIT aims to become the first team of its kind to take part in the Le Mans 24-hour endurance race – the greatest race in the world. Using the world's most advanced hand control technology, drivers can race on a totally level playing field, something that no other sport can offer. From a single car in 2015 to five cars in 2023, their story is one of growth, impact and positive change.

Connecting with the students at Soweto Academy.

Team BRIT lets drivers with disabilities race on a level playing field.

> MAKING A SMALL DIFFERENCE AND MEETING SUCH STRONG, DETERMINED, INSPIRATIONAL PEOPLE WAS LIFE-CHANGING.
>
> **BRIT COLLEAGUE WHO VISITED SOWETO ACADEMY**

GROUP-WIDE INITIATIVE

MATTHEW WILSON MULTIPLE MYELOMA FUND

Multiple myeloma affects approximately 160,000 people around the world every year. And while it's a disease that responds well to initial treatment, it almost always returns. When former Brit President Matthew Wilson was diagnosed in 2021, he set up a foundation to support scientists working to improve treatments, survival rates and quality of life – and speed up the search for a cure.

Several Fairfax companies have been supporting the Fund since it was founded, providing generous donations and tirelessly fundraising to help our friend and former colleague meet this important goal. Brit and The Odyssey Group Foundation have made significant donations, with Brit fundraising to maximize their support.

In one memorable Brit fundraising event, 115 people walked 13 miles from Seaford to Eastbourne, UK, across the beautiful Seven Sisters, raising more than USD $250,000.

CENTRAL & EASTERN EUROPE

COLONNADE

Since the war in Ukraine began, Colonnade has been focused on helping colleagues and their families impacted by conflict. In 2023, Colonnade continued to help colleagues from Colonnade, ARX and Universalna find safe shelter in Poland, Slovakia, Hungary, Czech Republic, Romania and Bulgaria.

A helping hand for families fleeing war

Working with the wider Fairfax group, Colonnade has helped with schooling, medical support, housing, and social events, and ensured ongoing readiness to help those seeking a safe place outside Ukraine. In 2023, the company organized a 90-person summer camp for Ukrainian families, providing a much-needed opportunity to meet up with others going through the same challenges, and receive social and psychological support.

People helping people

In addition to providing humanitarian aid to Ukrainians, Colonnade supported local communities and initiatives through local volunteer and donation programs. They donated to organizations that help children, seniors, people with disabilities and those facing homelessness, along with initiatives related to social innovation, education, and talent support. Remaining donations were dedicated to hospitals, animal care and organizations that develop insurance as a sector.

Ukrainian colleagues and their families enjoying "familly summer camp."

GROUP-WIDE INITIATIVE

HELPING OUR COLLEAGUES IN UKRAINE

The Fairfax Ukraine Support Operation has been active since the early days of the invasion in February 2022. Collaborating with our three Presidents in Ukraine, our global corporate resilience and readiness team has led our entire network to support our Ukrainian employees and their families, our customers, shareholders, and communities in five key ways:

- **Contingency planning** including evacuation protocols, medical response, equipment procurement and satellite communications.
- **Emergency evacuation and medical support** via former Ukrainian military service members.
- **Relocation and resettlement** of displaced employees and family members within Ukraine and in surrounding countries, including coordination of host-nation language classes and schooling for children.
- **Equipment and supply logistics** to ensure food, medical and protective equipment, clothing, and power and communications equipment gets to the people who need it.
- **Special events** including mental health webinars, medical training and community social events.

56 Fairfax families evacuated

11 families transported from the front lines

209 metric tonnes of food, clothing and equipment delivered

1000+ participants attending special events

GREECE

EUROLIFE FFH

In 2019, Eurolife FFH tackled an issue with tremendous socioeconomic impact: the low birth rate in Greece. Not only is this cause aligned with the insurance industry and the company's business activity, it is vital to a country with population numbers in steep decline.

Supporting young families

Eurolife FFH joined forces with HOPEgenesis, a non-profit with a mandate to reverse the low birth rate in Greece by "adopting" 12 remote areas where they cover maternity expenses, provide safe transportation to hospitals and maternity clinics, and offer pregnancy support.

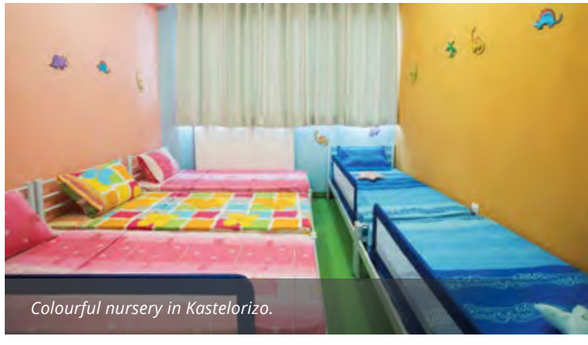
Eurolife FFH has committed to constructing a nursery school in each of the 12 areas, an initiative that enables mothers to return to work sooner, enhances women's participation in the labour market, and demonstrates Eurolife FFH's long-term commitment to local communities. So far, the program has benefited 190 families, with close to 200 babies born. Four nurseries have been inaugurated and another eight are under construction.

Domna Michailidou, Deputy Minister of Education, Religious Affairs and Sports, Stefanos Chandakas, Founder & President HOPEgenesis and Alexander Sarrigeorgiou, Chairman & CEO Eurolife FFH enjoy time with a local mom and her two sons.

Raising awareness about the importance of birth rates

Eurolife FFH and HOPEgenesis also work with academic institutions to determine the factors that are preventing young couples from having children. The two organizations have partnered with The Economist for a biannual conference, where internationally recognized speakers meet to discuss updates and propose solutions to address the country's demographic challenges.

> THE PROGRAM WAS ONE OF THE REASONS WE DECIDED TO HAVE ANOTHER BABY AFTER MANY YEARS. FOR ME, IT WAS A "LIFE RAFT."
>
> **AGGELIKI A.**
> *LOCAL MOTHER*



Colourful nursery in Kastelorizo.

POLAND

POLISH RE

Polish Re's giving strategy is focused on two key initiatives: helping their Ukrainian neighbours and supporting the blind and visually impaired within Poland. They are active in their local communities, engaging in educational projects and student development programs to invest in the success of the next generation.

Help for Ukraine

When Russia invaded Poland's neighbour to the east, Polish Re immediately stepped into action, contacting their business partners in Ukraine to offer help. They organized transports for women and children crossing the border, purchased urgently needed goods, and secured accommodations. The company donated funds to non-governmental organizations (NGOs) helping Ukrainians and made substantial contributions to the Polish Medical Mission's involvement in Ukraine.

Polish Re employees were offered paid volunteer days to support incoming refugees, and many welcomed Ukrainian families into their homes. The company's Ukraine Support Group looked after a four-generation family from ARX, providing them with material support and help with daily activities, and ultimately helping them start a new life in Canada.

Their support for Ukraine continues as the war rages on: currently, Polish Re is also funding scholarships for Ukrainian children.

> WHEN WE WERE LEFT HOMELESS, SCARED AND DEPRESSED, OUR COLLEAGUES FROM POLISH RE WERE THE FIRST TO OFFER HELP.
>
> **YULIA SOMINA**
> *ARX INSURANCE, UKRAINE*

Supporting the Society for the Care of the Blind.

Better lives for the blind

Polish Re has supported the Society for the Care of the Blind since 2011, through donations, volunteering and participating in events and celebrations. By putting much of their charitable focus on this one organization, they have been able to provide much-needed help consistently and methodically.

The Society provides comprehensive care for the blind and visually impaired, educating, rehabilitating, and helping them integrate into society. It operates a school for blind children, where more than 250 blind and partially-sighted children are prepared for an independent life.

Polish Re's financial support helped fund the renovation of a department for children with vision and hearing impairment in Laski, computers and educational materials for blind students, and the construction of a nursery house in Gdańsk-Sobieszewo, where students can learn and build life skills.

UKRAINE

UNIVERSALNA

Universalna uses all their resources and knowledge to help those who need support – and sometimes just a sincere word and a smile – because as a company in Ukraine, those around them are faced with unspeakable challenge and loss. They are committed to standing in solidarity with their fellow Ukrainians, with the goal of supporting and protecting one other, and reaching victory together.

Helping victims of terrorism in Ukraine

In June 2023, in a violent act of terrorism denounced by the world, the Russian military blew up the huge Kakhovka hydroelectric dam. The act flooded the villages and cities of the Kherson region, causing untold damage including massive flooding, extreme destruction to homes and property, lack of access to clean water, health risks, and tremendous environmental damage. The effect on the region has been nothing short of catastrophic: many died, with countless people left without homes or livelihoods.

Universalna will never stand aside from such human misfortune and will always lend a hand to those in trouble. In partnership and cooperation with the voluntary charitable organization "Free People" (part of Tactivate group), the company organized the collection and distribution of food, drinking water and other essentials for those in need. They paid special attention to the most vulnerable parts of the population, including pensioners, people with disabilities and limited mobility, and members of large or low-income families.

Collecting food and essentials for those in need.

MIDDLE EAST & AFRICA

BRYTE
GULF INSURANCE GROUP
GIG GULF

SOUTH AFRICA

BRYTE

"Bryte Cares" is an enterprise-wide initiative that supports youth development and education, contributes to wildfire protection, embraces employee volunteerism, and more.

Bringing quality education to all

The Maharishi Invincibility Institute (MII) is a South African skills-to-work educational institution that's making high-quality education accessible to all, especially youth from disadvantaged communities. Bryte's partnership with the Institute takes a holistic approach to social responsibility by combining charitable activities with tangible business benefits, giving back to the community while developing a talent pipeline of insurance practitioners.

In 2023, Bryte made a large donation of furniture and office equipment to help the Institute furnish a new space designed to educate 5,000 additional students.

> WE ARE SO GRATEFUL TO BRYTE FOR THE INCREDIBLE FURNITURE DONATION...THIS IS VERY HELPFUL IN SETTING UP THE NEW BUILDING FOR EDUCATION IN A BEAUTIFUL WAY.
>
> **DR. TADDY BLECHER**
> *CEO OF MII*

Protecting the Cape

The Cape Winelands area, renowned for its vineyards, is an area prone to wildfires. Quick Reaction Force (QRF) is a non-profit that ensures rapid deployment of firefighting helicopters when wildfires erupt, safeguarding the assets and well-being of Bryte clients in the area.

Support from Bryte and other insurers ensures QRF's continued readiness. This collaborative effort has reduced the severity and impact of wildfires, protecting lives, safeguarding property and mitigating potential claims. The partnership transcends mere financial investment: it represents a collective commitment to responsible risk management, community well-being, and environmental sustainability.

Helping children who need hope

Hotel Hope Ministries provides a safe and nurturing environment for orphaned and abandoned children and addresses the root causes of these issues by assisting parents and families. In the spirit of Nelson Mandela International Day on July 18, Bryte employees collected food, toiletries, baby goods and household items. The company enhanced employee donations with an additional cash contribution, providing much-needed financial support to further empower the organization's impactful work.

Fighting wildfires in South Africa.

Matching employee contributions for Hotel Hope Ministries.

GULF INSURANCE GROUP

GIG operates ethically, sustainably, and contributes positively to the community and the environment. Their approach to corporate responsibility lies with their core values – Respect, Lasting and Rewarding – and they contribute to and encourage a wide range of initiatives focused on health, education, sports, environment, and women's empowerment, focusing on where the need is the greatest.

Specialized care for sick children

GIG is a long-time corporate supporter of the Kuwait Association for the Care of Children in Hospital (KACCH). They also donate to Bayt Abdullah Children Hospice (BACCH), a non-profit organization that provides multi-professional, specialist, pediatric palliative medical and psycho-social care to children with life-limiting illnesses. It is the first and only children's hospice in the Middle East, and GIG supports them by providing a 50% discount on their annual premiums.

GIG also donates to Masharee Al Khair Charity in Kuwait, an organization that supports various causes with a special focus on children with learning differences. GIG employees volunteer at events and spend quality time with the children to help them in their challenging journeys.

Fostering fitness

Over the last four years, GIG has demonstrated their commitment to health with the popular GIG Battle Fitness Festival, a two-day, high-intensity athletic competition hosted in partnership with Circuit+ Fitness. This high-profile event is the largest of its kind in the region: over 2,500 athletes compete in a series of games and competitions, with the goal of promoting fitness and motivating younger generations to lead more health-conscious lives.

Athletes compete to win the GIG Battle!

Promoting a culture of fitness through competition.

GIG GULF

GIG Gulf's approach to corporate responsibility focuses on strong ethics, managing environmental impact, supporting the local community, and encouraging staff to be active members of society. Working together is the only way to grow stronger, and this means sharing passion, knowledge, perspectives, and experiences to create an environment where diversity is embraced and every voice matters.

Celebrating diversity

In honour of International Day of Persons with Disabilities, GIG Gulf hosted the Al Noor Rehabilitation & Welfare Association for a bazaar and fundraiser showcasing handcrafted goods created by Al Noor students. The event was a celebration of abilities, a demonstration of support, and a testament to the power of community. Money raised helped cover the association's training and operating expenses.

Reducing, reusing and recycling

In 2021, GIG installed 175 water-saving devices in their UAE, Oman, and Bahrain offices, reducing water consumption by 50% and saving over 3,500 litres per employee in just two years. They have also committed to a zero-plastic policy: by removing all plastic from office pantries, they have saved 4.77 tonnes of plastic a year, leading to a 14.31 tonne decrease in CO_2 emissions. They reduced paper use, introduced 100% recycled office paper, and recycled IT assets through green-certified vendors.

In December 2023, employees took part in a beach cleaning event, collecting 17 bags of waste items including 10 jugs of cigarette butts, emphasizing the pressing need for greater awareness and responsible disposal practices.

Putting smiles on children's faces

Through an organized toy drive during Ramadan and Christmas, GIG Gulf collected toys from staff and distributed them to sick children in hospitals such as Al Jalila Children's Specialty Hospital in the UAE, and to orphans in the UAE through Dar al-Ber organization. Employees crafted handmade toys for refugee children, donated blood, and supported the French community in Abu Dhabi by sponsoring their end-of-year celebrations.

Distributing toys at Al Jalila Children's Specialty Hospital.

05

ASIA

AMAG
FAIRFIRST
FALCON HONG KONG
FALCON THAILAND
PACIFIC
SINGAPORE RE

INDONESIA

AMAG

Indonesia's Sustainable Finance initiative encourages companies in the financial services industry to support sustainable growth via economic growth, social inclusion and environmental protection. AMAG focuses on social and environmental development to meet the country's present and future needs. Their charitable activities aim to improve quality of life for local communities and preserve the environment.

Planting trees to protect the planet

Mangrove forests absorb and store more carbon than tropical forests, and Indonesia is home to 25% of the world's mangroves. However, these forests are being destroyed at the fastest rate in the world: Indonesia has lost about 40% of its mangroves.

In collaboration with Mitra Solusi Holistika, AMAG helped plant 1,000 mangrove tree seedlings in West Java. 30 employees enthusiastically participated in this activity, building awareness and working together to preserve ecosystems and biodiversity.

AMAG's intrepid mangrove planting team.

Building homes and bettering lives

AMAG, in partnership with Habitat for Humanity Indonesia, has helped local families by building three homes in Java. Over 60% of this district's population is considered highly vulnerable, living in decaying, unsanitary structures with dirt floors and no indoor plumbing.

Each of the modern homes has two bedrooms, a multipurpose room, and a washroom with a toilet. In September 2023, 25 AMAG employees volunteered their time to paint the houses. With these homes, AMAG is helping the families thrive and build better lives.

> I FEEL LIKE I AM DREAMING NOW THAT MY FAMILY WILL HAVE A DECENT HOUSE.
>
> **MR. ANWAR**
> *BENEFICIARY*

Painting homes with Habitat for Humanity.

SRI LANKA

FAIRFIRST

At the core of Fairfirst lies the idea that business should be a force for good. Rooted in the belief that corporate responsibility extends beyond profit margins, they are devoted to making a positive impact on the communities they serve. As a company committed to fairness and empathy, their unwavering commitment to social responsibility is demonstrated through initiatives that touch lives, from supporting the Sri Lanka Police K9 Unit, to championing road safety awareness, to providing relief to their own colleagues in times of need.

Free pet insurance for four-footed police officers

For the past five years, Fairfirst has partnered with the Sri Lanka Police K9 Unit in the Furry Heroes' Guardian program by providing free comprehensive pet insurance coverage for over 270 highly trained and specialized canines. This initiative helps cover veterinary expenses – and demonstrates the company's commitment to the well-being of those who selflessly serve their community.

Keeping kids safe on the roads

Fairfirst believes in investing in the future well-being and safety of the nation, starting with the younger generation. One way they do that is by instilling the importance of good road behaviour and contributing to a cultural shift towards safer driving practices. To do this, the company partners with the Sri Lanka Traffic Police on Road Safety Awareness Programs for school children. In 2023, these educational drives reached 25 districts, over 160 schools, 22,000 children and 4,800 traffic wardens.

Keeping the K9 unit healthy with free pet insurance.

Demonstrating the importance of road safety.

GROUP-WIDE INITIATIVE

1,200 NEW DIALYSIS MACHINES IN INDIA

In India, an estimated 1.3 million patients need dialysis two to three times a week. The country needs 200,000 machines to meet the demand, but only 35,000 are currently operational, with availability restricted to large cities.

When the Fairfax India Charitable Foundation (FICF) heard about this urgent need, they committed to rapidly scaling access to free dialysis with a focus on non-urban areas.

By the end of 2023, the Foundation had installed 1,200 machines, surpassing their initial goal of 1,000 and enabling the delivery of more than two million free dialysis sessions. With Thomas Cook India and Madhavan Menon leading the effort, Fairfax plans to install another 800 machines over the next couple of years.

325 dialysis centres supported

27 states & union territories covered

2M+ free dialysis treatments delivered

37M USD in direct patient savings

3,250 local employment opportunities created

30% and over of India's rural population served

HONG KONG

FALCON HONG KONG

Falcon Hong Kong focuses its giving strategy on where support is needed most. Their priority is working with reliable, integrity-driven organizations that are helping different sectors of the community and offering opportunities for employees to participate in charitable initiatives.

Caring for the community

Falcon has been working with Caritas Hong Kong since 2015. This multi-service non-profit provides social work services, education, medical care, community development and more to those in need. In 2023, Falcon supported Caritas' fundraising efforts with donations to the organization's Charity Bazaar and Charity Walk, which support services for those facing poverty and other disadvantages.

The company also supports the Community Chest, raising money through staff fundraising events including Skip Lunch Day and Love Teeth Day to help people living in Hong Kong's tiny "cage homes," and provide oral health services to those in need.

Walking towards a greener environment

In 2023, Falcon employees participated in Hong Kong's Green Power Hike, launched by Green Power and the Hong Kong Federation of Insurers. The hike is one of Hong Kong's largest charitable walkathons, attracting hundreds of companies to walk 10 kilometres along the Hong Kong Trail in support of environmental protection and education. A number of Falcon staff took part as participants and volunteers, raising money for an important cause.

Supporting organizations that help those in need.

Taking part in Hong Kong's Green Power Hike.

WE ARE DELIGHTED TO HAVE PARTICIPATED IN GREEN POWER TO PROMOTE NATURE APPRECIATION AND CONSERVATION IN HONG KONG: TOGETHER WE CAN BUILD A SUSTAINABLE FUTURE.

KAYI
MANAGER IN MARINE DIVISION

Falcon Insurance
บริษัท ฟอลคอนประกันภัย จำกัด (มหาชน)
A FAIRFAX Company

THAILAND

FALCON THAILAND

Falcon Thailand supports people and communities to make society a better place, focusing on underprivileged schools and non-profit organizations. They believe in cultivating a global sustainable future through Corporate Social Responsibility (CSR) where ESG principles serve as the bedrock of their endeavours.

Greening schools for a more sustainable future

Falcon donates recycled and zero-carbon school supplies, educational materials, and other resources to underprivileged schools and non-profit organizations. By doing so, they help reduce waste, foster sustainable consumption and create positive change.

Saving lives with helmet awareness

Thailand faces significant road safety challenges, with a high rate of road accidents. In 2023, Falcon donated high-quality safety helmets to local schools to prevent and/or reduce the severity of injuries, help cultivate safety practices from a young age, and instill a culture of responsibility and awareness.

Recycled and zero-carbon school supplies.

"GIVEN OUR STATUS AS A RISK MANAGEMENT BUSINESS, WE AIM TO CONTRIBUTE TO RISK MITIGATION, PARTICULARLY CONCERNING ROAD ACCIDENTS."

MR. AMNART MATRONG
LEGAL CONSULTANT, FALCON THAILAND

Falcon hosts a helmet awareness session.

MALAYSIA

PACIFIC

As part of their focus on sustainable communities, Pacific champions quality education to empower and uplift. The company is committed to proactive philanthropy, supporting young Malaysians to reach their full potential, and building resilience for a sustainable and equitable future for all. Working in partnership with the Financial Industry Collective Outreach (FINCO), Pacific has identified schools in need: in 2023, their donations helped provide swift, targeted assistance to schools affected by floods.

> THANKS TO PACIFIC INSURANCE, A TIMELY REPLACEMENT OF SPORTS EQUIPMENT WAS POSSIBLE TO ENSURE MINIMAL DISRUPTION TO STUDENT TRAINING SESSIONS.

MR. ABDUL HALIM ATAN
HEADMASTER, SEKOLAH KEBANGSAAN SEGAMAT KECIL

Rebuilding dreams in Johor

In 2023, Pacific donated to Sekolah Kebangsaan Segamat Kecil, a primary school for indigenous students facing the aftermath of a devastating flood. Their contribution funded sports equipment, canteen tables and other furniture, rejuvenating the school environment for 85 students. The timely support facilitated the school's success in the Indigenous Students' School Sports Carnival: they secured second place at the state level, with six students going on to represent the Malaysian state of Johor at the national level.

Nurturing education in Sarawak

When Luagan, a town in a remote corner of Sarawak state, experienced flooding, Pacific extended a helping hand to Sekolah Kebangsaan Luagan primary school. Their donation funded boats, water pumps, jets, pipe hoses, and boots for mud removal, mitigating dangers students and personnel faced on their way to school. It also covered replacement of damaged electrical equipment and new fans to enhance the learning environment. The donation helped restore normalcy post-flooding and fortified the school against future challenges, creating a conducive learning atmosphere, even in adverse conditions.

Donations helped fund boats to get students to school after the flood.

SINGAPORE

SINGAPORE RE

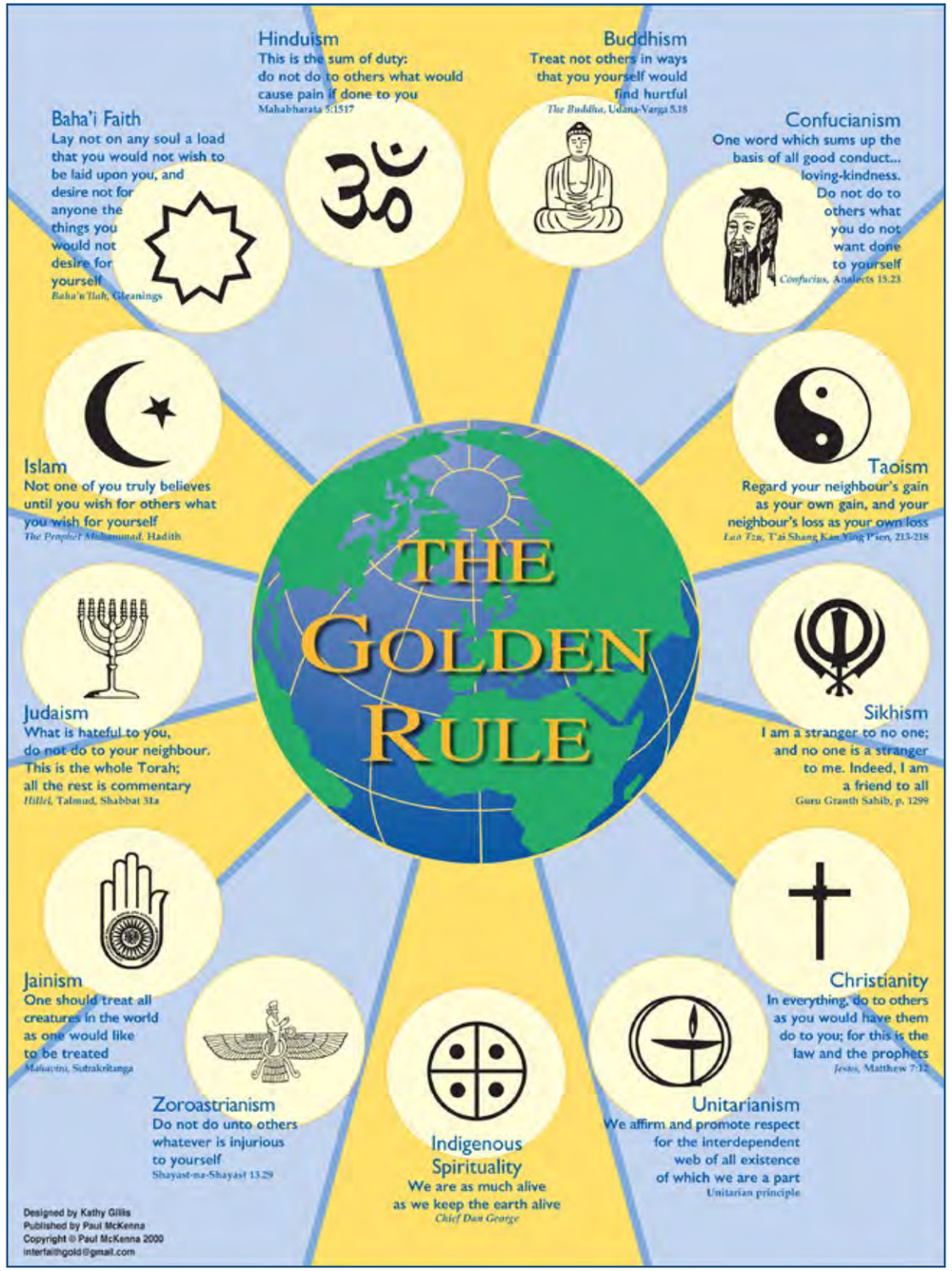
Singapore Re's charitable focus is on making Singapore a better place to live, and engaging employees as they work to build a greener, more beautiful environment together.

Planting 200 trees

Singapore Re supports Plant-A-Tree (PAT), a local organization that aims to build a greener, more sustainable environment. The work they do is part of an ambitious green initiative: Singapore's One Million Trees movement is about restoring nature to the city by planting a remarkable one million trees over the next 10 years.

The goal is to transform Singapore into a "City of Nature," a key pillar of the Singapore Green Plan 2030. Community is vital to the success of this movement. Singapore Re is doing their part to bring nature back: the company has pledged to sponsor 200 trees over three years, and employees are active in volunteering to help their city achieve its goals.

In 2023, all company staff made the early morning trek to the tree planting site at Woodlands. Together, they planted 50 trees, working hard together to make the initiative a success.


THE GOLDEN RULE
Hinduism
This is the sum of duty: do not do to others what would cause pain if done to you
Mahabharata 5.1517
Buddhism
Treat not others in ways that you yourself would find hurtful
The Buddha, Udana-Varga 5.18
Baha'i Faith
Lay not on any soul a load that you would not wish to be laid upon you, and desire not for anyone the things you would not desire for yourself
Baha'u'llah, Gleanings
Confucianism
One word which sums up the basis of all good conduct... loving-kindness. Do not do to others what you do not want done to yourself
Confucius, Analects 15.23
Islam
Not one of you truly believes until you wish for others what you wish for yourself
The Prophet Muhammad, Hadith
Taoism
Regard your neighbour's gain as your own gain, and your neighbour's loss as your own loss
Lao Tzu, T'ai Shang Kan Ying Pien, 213-218
Judaism
What is hateful to you, do not do to your neighbour. This is the whole Torah; all the rest is commentary
Hillel, Talmud, Shabbat 31a
Sikhism
I am a stranger to no one; and no one is a stranger to me. Indeed, I am a friend to all
Guru Granth Sahib, p. 1299
Jainism
One should treat all creatures in the world as one would like to be treated
Mahavira, Sutrakritanga
Christianity
In everything, do to others as you would have them do to you; for this is the law and the prophets
Jesus, Matthew 7:12
Zoroastrianism
Do not do unto others whatever is injurious to yourself
Shayast-na-Shayast 13.29
Indigenous Spirituality
We are as much alive as we keep the earth alive
Chief Dan George
Unitarianism
We affirm and promote respect for the interdependent web of all existence of which we are a part
Unitarian principle
Designed by Kathy Gillis
Published by Paul McKenna
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