

Environmental policy for Achmea's Internal Business Operations

Creating sustainable value for our
customers, employees, company
and society at large

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Chapter 1

Introduction and structure

Our ambition is to create sustainable value for our customers, our employees, our company and society at large. We do this based on our mission to solve major social issues together. In doing so we focus on four domains: **Bringing healthcare closer, Smart mobility, Carefree living & working and Income for today and tomorrow.** These all come together in Achmea's mission: Sustainable Living. Together.

Achmea is one of the biggest financial service providers in the Netherlands and offers a wide range of financial services and products. We serve approximately 10 million customers with health, life, pension and property & casualty insurance, savings and mortgage products via our brands, such as Centraal Beheer, Interpolis, Zilveren Kruis, FBTO and InShared. In addition, we administer pension schemes and conduct asset management (investments and real estate) on behalf of institutional clients.

Sustainable business practices and Corporate Social Responsibility (CSR) are integral components of our strategy, business operations and interactions with our environment. We are well aware of the role we play in society and interpret this actively. Thanks to our cooperative background, we are alert to the long-term interests of all our stakeholders.

As an employer and via our housing we aim to achieve fully sustainable and climate-neutral business operations by 2030. This environmental policy has been compiled with a view to safeguarding this vision and ambition and in doing so we are committed to reducing energy consumption in our own buildings and data centres, reducing and making our employee mobility more sustainable, cutting paper consumption and reducing and separating our waste as much as possible. We manage water sustainably by combating wastefulness and we boost biodiversity at our office locations. We conduct sustainable procurement and make the areas around our office locations more sustainable. Our target is to achieve net zero (carbon footprint) for the carbon emissions from our business operations. We will compensate for the residual net carbon emissions after implementation of all the measures for a period of 40 years via large-scale reforestation.



Structure

This document explains Achmea’s environmental policy for its internal business operations and therefore relates to Achmea’s personnel and organisation, IT, procurement for internal business operations, housing and facility and document logistics. For all the environmental focus areas relevant to Achmea we describe what these involve, the goals we have set and how we aim to achieve them. We also outline how governance of the environmental policy is structured. This covers the organisation of activities, financing, monitoring and reporting and the environment-related laws and legislation.

This environmental policy forms part of Achmea’s ESG policy framework. For internal use we have the Achmea Sustainability Manual that describes the sustainability initiatives and sustainability policy. One section of the manual deals with sustainable business operations and lists the ambitions, including in relation to the environment.

Chapter 2

Definition and Scope

Environmental policy

The environmental policy focuses on identifying environmental aspects, managing them and where possible preventing, reducing and/or compensating for the environmentally harmful effects we have as an organisation. We obtain insight into the environmental footprint of our business operations by measuring the relevant environmental impact. This involves measuring the carbon emissions from e.g. our energy consumption and fleet of cars. Yet this also includes measuring water consumption, paper consumption and the use of (raw) materials.

Focus areas

As Achmea is a provider of business services, there are a relatively small number of relevant environmental focus areas. Working out of an office environment, in which working from home is part of our standard way of working, the most important environmental focus areas for Achmea are:

- Housing
- Energy consumption of office locations
- Energy consumption of data centres and cloud services
- Water consumption
- Land use
- Use of (raw) materials
- Management of raw materials
- Paper consumption
- Mobility

Scope

The focus areas in this environmental policy come under the purview of Facility Management & Document Logistics (FB&DL), HR and Achmea IT. The policy nevertheless has an impact on Achmea's activities in the Netherlands, whereby the abovementioned segments bear individual responsibility and/or occupy a coordinating role, supported by procurement. This policy does not cover environmental aspects in the external chains of other business units, such as damage repair.

The environmental policy is reviewed annually against current events and revised where necessary.

Chapter 3

Environmental focus areas

Housing

What does this cover?

Achmea currently has six office locations in the Netherlands: Amsterdam, Apeldoorn, Leeuwarden, Leiden, Tilburg and Zeist. Half the office locations are owned by Achmea (Apeldoorn, Leeuwarden and Tilburg), while the other three are leased under long-term contracts. The Amsterdam location is a multi-tenant building. Achmea Interne Diensten N.V. is the owner or tenant of our office locations. All our office locations are in scope with this plan.

What is our goal?

Via our housing we contribute as much as possible to achieving climate-neutral business operations in 2030. To do so we are committed to reducing energy consumption in our buildings, reducing and making employee mobility more sustainable and separating our waste as much as possible. Wherever possible we use circular and energy-saving materials and make our office environment more sustainable.

How do we aim to achieve this?

The following sustainability criteria apply to all office locations, whether we own or lease them:

- Building at least energy label A in 2030;
- Compliance with the Dutch Green Building Council's (DGBC) Paris Proof commitment by 2040: maximum 70 kWh per m2 of usable area;
- As of 2030, each building has a BREEAM-in-Use certification rating of at least 'Excellent' for the asset, management and use components. This means that we need to make arrangements on this with the landlords of our leased offices. We have opted for BREEAM as it enables us to monitor the sustainability performance of our offices on an ongoing basis. Moreover, a minimum rating of 'Very Good' yields an exemption from a variety of mandatory audits;
- Wherever possible we enhance the biodiversity around our offices;
- We provide sufficient high-quality charging stations for electric transportation (cars and bicycles);
- Easy disabled access to buildings and the surrounding area.

The following additional criteria apply to selecting future office locations (ownership or lease):

- Geographically favorable location with respect to climate risks, such as flooding, subsidence caused by low groundwater levels;
- In or next to green spaces with a view to promoting the well-being and vitality of our employees;
- No more than a 15-minute walk from a railway station;
- Green Lease terms and conditions will be drawn up for leased properties;

- The materials used are circular wherever possible (in accordance with the 10-R model);
- In the case of leased properties, sustainability measures need to be embedded in the owner's multi-year maintenance plans.

Sustainable maintenance and management of our office locations

Maintenance of our office locations is contracted out to third parties. These maintenance parties are responsible for the management and maintenance of the buildings and sites. This covers technical installations, structural aspects, the site and greenery. Maintenance plans that safeguard Achmea's sustainability ambitions are drawn up together with these parties. We challenge suppliers/manufacturers to come up with sustainable innovations that are aligned with our objectives.

A number of important criteria in the maintenance plans relate to:

- Compliance with [NEN 2767](#) minimum condition 3 for buildings and installations;
- Quarterly energy analyses;
- Proposals for improving energy-saving measures;
- Use of materials is in accordance with the 10-R model for circularity, whereby we aim to achieve the highest-possible level of circularity (see also the 'Management of raw materials' focus area);
- Responsible water management, for both drinking water and rainwater;
- Biodiversity-enhancing measures.

We have a multi-year maintenance plan for all office locations we own. In the case of the leased offices, we inspect the lessor's multi-year maintenance plan in order to decide

whether the measures in these plans contribute to Achmea's sustainability goals. If these plans contain insufficient measures, we will engage with the landlord on this topic.

A management plan is drawn up for managing each individual location. This management plan translates the environmental policy into practice at the location.

Alterations and renovation

In the case of alterations or renovation, the above sustainability criteria and requirements are included in the programme of requirements. If a leased property is involved, we will discuss this with the lessor in order to safeguard our sustainability ambitions as far as possible. As energy-saving measures have a direct impact on operating expenses, agreements are made with the lessor about the division of the costs.

Energy consumption of office locations

What does this cover?

We use electricity, natural gas, heat and cold storage to meet the demand for energy at our office locations. Insofar as we do not generate this ourselves, we purchase green energy.

What is our goal?

The goal is to reduce our energy consumption as much as possible and where possible to generate energy locally and sustainably with a view to achieving climate neutrality in 2030.

How do we aim to achieve this?

At the moment we generate some of the electricity we consume at our Apeldoorn office via our own solar panels. Our Apeldoorn, Leiden and Tilburg office locations have Thermal Energy Storage (TES) installations that provide some of the heating and cooling requirement. The Leiden location is gas-free. In Amsterdam we are connected to a sustainable cooling network. Our policy is to purchase green energy via Guarantees of Origin (GOs). These are European wind certificates for electricity and climate-neutral gas certificates for natural gas. From 2025 we aim to buy only GOs from Dutch wind.

We distinguish between building-related and user-related energy. The larger part of Achmea's energy consumption comprises building-related energy. This includes heating, cooling, ventilation and lighting in the offices. The user-related energy is all the energy that is not consumed for the functioning of the building. This is the energy consumption of all the free-standing appliances in the workplace and in communal areas, such as the restaurant and pantries, but also the charging stations for electric transportation.

A roadmap has been drawn up for all office locations, with the exception of Amsterdam (multi-tenant building), which contains measures for reducing energy consumption or making it more sustainable in the period up to 2030. Examples of such measures include making the Apeldoorn location energy-neutral as of 2025 and potentially connecting the Leeuwarden location to a geothermal heat network from 2025, as long as this proves to be technically feasible. Other measures are:

- LED lighting instead of TL lighting;
- façade and roof insulation;
- use of Thermal Energy Storage (TES);
- heat pumps for heating;
- solar boilers for hot water;
- other measures to eliminate the use of natural gas;
- solar panels for generating electricity.

In order to reduce user-related energy as well, we buy energy-saving appliances and make arrangements with our suppliers, such as caterers and cleaning companies, about the appliances they use. Examples of measures include making the kitchens gas-free and removing the hot water supply from pantries.

Making office locations more sustainable (self-generation via solar panels), further electrification of the fleet of cars and demand for more charging stations are at odds with the problem of grid congestion. For this reason, in the event of sustainability issues we need to seek a combination of efficient energy management (peak-shaving through smart switches, more efficient appliances) and smart grid solutions together with other companies in the surrounding area.

Energy consumption of data centers and cloud services

What does this cover?

Data traffic and storage for Achmea is contracted out to external providers. They report on the related energy consumption and how they are making this more sustainable.

What is our goal and how do we aim to achieve this?

Policy on this is still being formulated and will form part of the next update to the environmental policy.

Water consumption

What does this cover?

We distinguish between drinking water and rainwater. All the water purchased from the water supply network (via water taps in and to the building) is drinking water. This is used in e.g. the pantries, restaurants, for washing windows and in the toilets. Rainwater is water that falls from the sky: rain, snow, hail and dew.

What is our goal?

Although we encourage Achmea employees to drink tap water as part of our good health and vitality drive, we mainly work to combat wastefulness when it comes to drinking water. In addition, we aim to have as little rainwater as possible run off into the drains and instead return it to the soil and/or use it on our own site.

None of the implemented measures may result in concessions to safety, health or quality.

How do we aim to achieve this?

We combat wastefulness when it comes to drinking water by taking a number of measures:

- Replacing all the water meters with smart meters, so that we have real-time insight into our water consumption;
- Periodic analysis of water consumption, which enables us to identify any deviations in consumption at an early stage and act accordingly;
- Fitting all buildings with water-saving taps and showerheads;
- Reducing the amount of water per flush to a minimum in the toilets;
- Installing water-free urinals when replacing or renovating urinals, as is already the case in Zeist;
- No longer using drinking water for cleaning, washing the façade or windows, watering plants inside and outside the building.

Measures to ensure as little rainwater as possible runs off into the drains:

- At the Apeldoorn location, some rainwater is already collected in an infiltration tank below the car park and in wadis. A wadi is a channel in which the rainwater can collect and from there run off into the soil. Green roofs have been installed on some of the smaller roofs at this location. The plants on these roofs absorb some of the rainwater and less runs off into the drains;
- When renovating roofs we investigate the options for installing a green roof, as has already been done on one of the roofs in Tilburg;
- Research into other options for collecting rainwater for re-use.

Land use

What does this cover?

Managing and monitoring the impact on the environment of the activities in and around our buildings. And encouraging improvements to the ecological value in and around the buildings.

What is our goal?

We want to enhance the biodiversity value at those office locations where we are able to exert an influence on land use within the boundaries of the site, i.e. in Apeldoorn, Tilburg and Zeist. For the other office locations we aim to do this in collaboration with other parties in the surrounding area.

How do we aim to achieve this?

To identify the potential for boosting biodiversity, an ecologist conducted quick scans at all our office locations in 2019 (excl. Amsterdam as it was not yet in our portfolio).

These scans were taken as a basis for implementing tangible measures in Apeldoorn and Zeist. Examples of measures include: a different mowing policy, the construction of reservoirs, planting a wider variety of native trees and bushes, re-use of pruning waste at the location itself and insect hotels. Ecological management pilot projects are being started at these office locations in 2023 for annual monitoring of the impact of the implemented measures. We already have a green roof at the location in Tilburg and a plan has been formed to convert what is now the Tivoli garden into a biodiverse Interpolis Urban Garden. This is expected to be done in 2023/2024.

At those office locations where we do not own the land around the building, we actively seek options for improving biodiversity in the surrounding area together with other parties.

In Leiden, the municipality has already included a number of proposals in the development plans for the public area around our building. For instance, bamboo will be replaced by native trees, bushes and plants. Containers planted with native bushes and flowering plants will also be placed in the area in front of the building. Together with Stichting Buitenfonds and the National Forest Service in the Netherlands, Achmea employees can donate trees for Achmea forests as an original gift for employees, customers or external speakers. This initiative led to new forests being planted with a mix of native species near Apeldoorn (Ugchelen) and Tilburg (Chaam) in 2022 and 2023.

Use of (raw) materials

What does this cover?

Within Achmea we use a wide variety of (raw) materials. This includes items such as furniture, office supplies, marketing & communication resources, cleaning products, laptops, catering and refreshment services, but also dividing walls or ceiling tiles during alterations.

What is our goal?

The aim is to buy only products with a minimum environmental impact by using fewer or different (raw) materials and for which energy consumption is kept as low as possible during manufacture. As of 2030, our goal for consumer items and building materials for our office locations is primarily to re-use existing products, then only to buy products for which no

new raw materials have been used and if these are unavailable, to buy new products with maximum circularity at the end of their lifespan. For consumables such as cleaning and hygiene products, catering and refreshment services, our goal as of 2030 is only to use raw materials with the lowest possible environmental impact.

How do we aim to achieve this?

Over the past few years we have taken measures within a number of products and services that have resulted in some good examples. Since 2018, wherever possible we re-use furniture in refurbishment projects. A Design Manual was compiled in 2022 for the modular composition of offices that offers insight into the materials used. Materials were re-used wherever possible in the renovation of the air treatment units in Tilburg in 2020. In that same year, we introduced sustainable criteria for the procurement of office supplies, which led to a considerable reduction in the selection, stock levels and number of distribution points. Used cassettes are re-used for roll-up banners. In 2021, IT introduced laptop accessories such as a desktop stand and laptop case made from recycled materials. In the new 2021 contract for hot drinks services, we opted for sustainable coffee and tea and only reconditioned coffee machines are used. We will gradually adjust the range of catering services available in the restaurants and to order in the meeting rooms (banqueting service) to be fully vegetarian in 2030 (at the moment 70% of the range is vegetarian). For the new procurement of cleaning and hygiene products, we have agreed with suppliers to achieve the highest-possible level of circularity. This is mainly through application of the 10-R model (see 'Management of raw materials' focus area).

To achieve our goal in 2030, in 2023 we will draw up a 'map' for each product/service containing specific sustainability criteria that from that date will be used in procurement

procedures and in regular meetings with existing suppliers. These criteria not only cover reducing the environmental impact of the specific product or service but also focus on social aspects, such as diversity and inclusion within the supplier's organization.

Waste management

What does this cover?

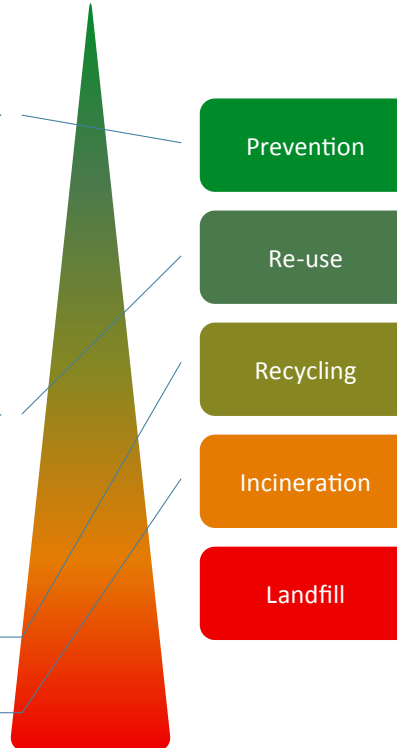
Waste management primarily focuses on preventing waste as much as possible, and where this is not possible dealing with residual waste in a controlled and responsible manner. We have several waste flows within Achmea. Each waste flow is potentially a raw material for re-use (same), upcycling (high grade) or recycling (low grade). Residual waste, the lowest-grade waste flow, generally ends up in incinerators where it is used to generate heat and/or energy.

These are the waste flows that are disposed of within Achmea:

- Company waste
- Construction waste and rubble
- Archive materials/confidential documents
- Sewage
- Foil
- Glass
- Wood
- Cardboard/paper (incl. coffee cups)
- Metal
- EPS (foam)
- Plastic/PBD
- Swill incl. coffee grinds
- Fat
- Hazardous waste (chemical waste)

10R model

Smarter product use and manufacture	R0 Refuse	Make product redundant by abandoning its function or by offering the same function with a radically different product
	R1 Rethink	Make product use more intensive (e.g. through sharing products or by using multi-functional products)
	R2 Reduce	Increase efficiency in product manufacture or use by consuming fewer natural resources and materials
Extending lifespan of product and its parts	R3 Re-use	Re-use by another consumer of discarded product which is still in good condition and fulfils its original function
	R4 Repair	Repair and maintenance of defective product so it can be used with its original function
	R5 Refurbish	Restore an old product and bring it up to date
	R6 Remanufacture	Use parts of discarded product in a new product with the same function
	R7 Repurpose	Use discarded products or parts in a new product with a different function
Useful application of materials	R8 Recycle	Process materials to obtain the same (high grade) or lower (low grade) quality
	R9 Recover	Incineration of materials with energy recovery



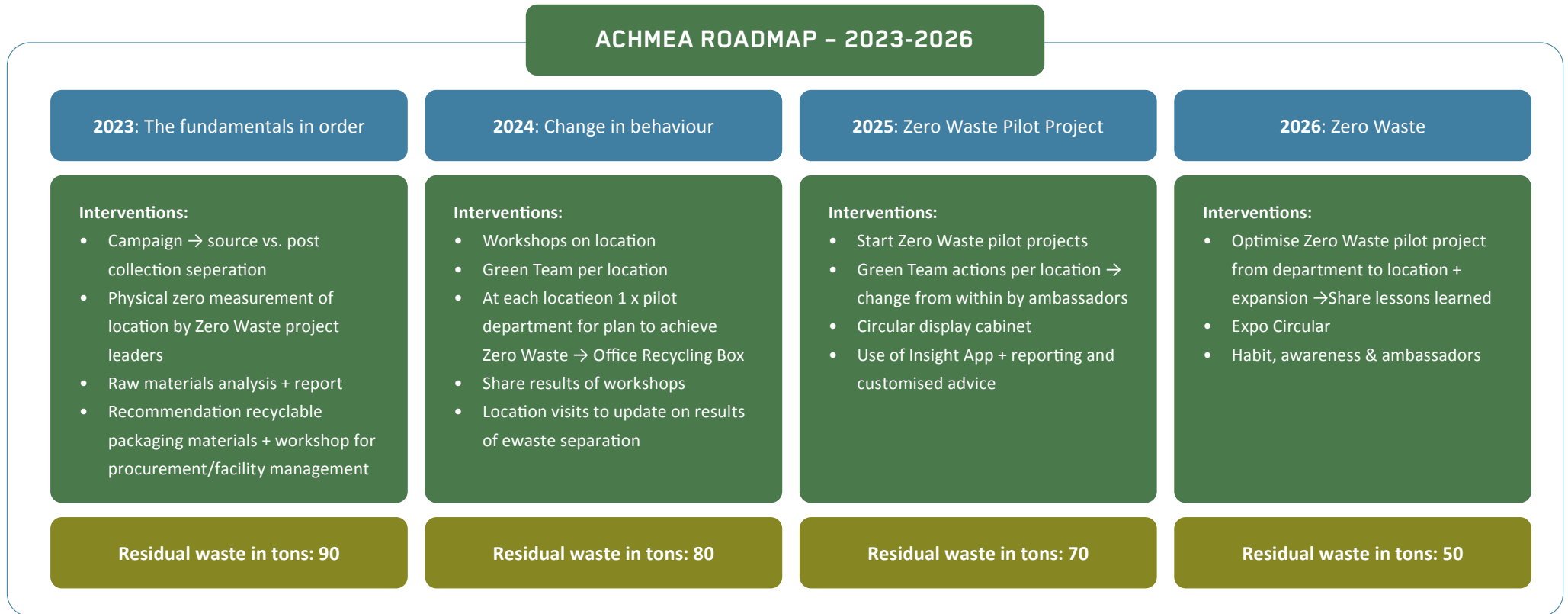
What is our goal?

Our goal is Zero Waste (waste-free office) by 2030. This means that we prevent waste as much as possible by re-using, upcycling or recycling materials. And that ultimately the residual waste no longer contains materials that could be used as a raw material in some other way. This residual waste will then purely comprise combustible materials that come under the lowest and last R of the 10-R circularity model: Recover. We want residual waste only to be used to generate energy.

How do we aim to achieve this?

Achmea has collected, disposed of and processed separate waste from workstations and removals, clear-outs etc. as well as from catering since 2015. We aim to reduce the percentage of residual waste even further. This means that we need to deploy the other nine Rs in the model. It will require a joint effort from manufacturers, product/service owners, procurement officers and users. At all times.

We have drawn up a Roadmap for the period up to and including 2026 so that we can achieve our goal in 2030.



Paper consumption

What does this cover?

As a financial service provider, we have long experience of many different paper flows. These include headed letter paper, envelopes and blank paper for both customer communications (such as policy terms and conditions, correspondence, PR and marketing materials) and internal use at the office (paper for printing and copying).

What is our goal?

Our goal is to reduce this as much as possible. We are still working on setting a tangible target for this in 2030. In mid-2023 we hope to be able to say by how many kilos we will reduce the current volume (2022) of 457,000 kg in 2030. For legal reasons it is not yet possible to reduce physical customer communications to zero.

How do we aim to achieve this?

In line with our ambition to become a digital insurer, paper consumption within Achmea has been drastically reduced in the past few years. The volume still stood at over 1.3m kg in 2018. In 2021 this had dropped to 625,000 kg. Since mid-2022 we have used 80-gram paper instead of 90-gram paper, which has yielded a CO2 reduction of 11%. A growing amount of communication with customers takes place via digital channels and, as employees increasingly work from home, far fewer documents are printed out at the office. The policy on drastically reducing the number of printers at the office and nearly two years of working from home due to the coronavirus pandemic have contributed greatly to this.

Responsibility for the policy on paper consumption lies within the individual business units, with FB&DL occupying a coordinating role in implementation. During one-off actions at the business units, FB&DL helps them to make choices that keep carbon emissions to a minimum or compensate for the residual emissions.

In order to achieve our goal in 2030, we will engage with the responsible officers in the business to investigate options for the maximum reduction of physical customer communications and to agree annual reduction targets. For internal paper consumption we will first identify the biggest consumers and then discuss with them the options for reducing consumption. Moreover, in 2023 the number of MFPs (multi-functional printers) at the offices is being reduced from 97 to 57. We therefore anticipate a further reduction in internal paper consumption.

Mobility

What does this cover?

Mobility relates to how employees get around for their work. Here we distinguish between business travel and commuting.

What is our goal?

Our goal is to reduce the number of journeys made by our employees as much as possible and make them more sustainable. Our mobility vision statement declares that Achmea is acting to combat the climate change and impact of employee journeys and acknowledges the

importance of emission-free journeys. Our ambition for 2030 is for all our business travel to be carbon neutral and for us to make our commuting more sustainable. This is aligned with the common ambition of the Anders Reizen coalition in which Achmea participates.

Together with over 70 other major employers, the aim is to halve carbon emissions from business travel in 2030 (versus 2016), with commuting being included in business travel in this objective.

How do we aim to achieve this?

We are making our employees' travel more sustainable by, for example, implementing an electric vehicle lease policy as of 1 May 2023 and reducing carbon emissions from business journeys. Our fuel supplier already delivers the fossil fuels for lease vehicles in a carbon-neutral manner. Achmea makes a climate budget available to its employees to help them contribute to sustainability. Apart from spending this on e.g. solar panels, a heat pump or insulation, this budget can also be used to purchase an electric car, electric scooter or (electric) bicycle.

When it comes to international travel, we have implemented a range of sustainability measures, such as preferring alternatives (meeting via Microsoft Teams) and no longer travelling by air within a radius of 700km. We have a range of mobility schemes that encourage the use of public transport and/or bicycles. Via our 'This is how we work' programme, we work wherever best suits the work we're doing at that moment. Partly from home and partly at the office. This way of working has already led to a substantial reduction in journeys in the last three years. And it provides a boost to sustainable mobility and helps us to achieve our ambitions.

We are talking to trade unions and the Central Works Council about the measures we could take in the coming years. Quite aside from this, we will make a pool of electric vehicles available at Achmea office locations for business travel. We also want to expand the charging infrastructure at our office locations. And we are investigating the options for adding our carbon emissions for working from home to our carbon footprint.



Chapter 4

Carbon footprint and compensation



Since 2011, Achmea has reported on its carbon footprint in the annual report and we have compensated for our net carbon emissions by purchasing certificates.

However, in line with our ambition of having climate-neutral business operations in 2030, we are mainly working on measures to reduce our carbon footprint as much as possible. The footprint will fall further thanks to measures that have already been implemented as well as actions scheduled for the coming years. In the meantime, we will continue to compensate for the net footprint.

In the years up to and including 2026 we will do this by annually purchasing certificates from projects based on the criteria listed below:

- The scope of the relevant projects encompasses activities that contribute to at least two of Achmea's three focus Sustainable Development Goals (SDGs);
- Projects must be additional in nature; this means that the project must result in a clear, quantifiable reduction in emissions versus the autonomous situation;
- If the projects meet the above criteria the lowest costs are the deciding factor.

From 2027 we will compensate for the residual net carbon footprint for a period of 40 years by planting about one million trees via [Land Life Company](#).

Chapter 5

Environmental policy governance structure

Organisation

The environmental policy plan contains frameworks and tools for implementing a sound environmental policy. Responsibility for implementation lies in the line with the business units CDV/FB&DL and Procurement, HR and S&I/IT and is embedded in the operational process. The central coordinating role is held by the Sustainability advisor within CDV. This officer is responsible for monitoring progress and reporting to Achmea's Sustainability department. The annual review of the environmental policy against current events and where necessary revision of this policy plan come under the responsibility of CDV. There are periodic meetings between the Sustainability advisor and the responsible officers within CDV/FB&DL and Procurement, HR and S&I/IT.

Financing

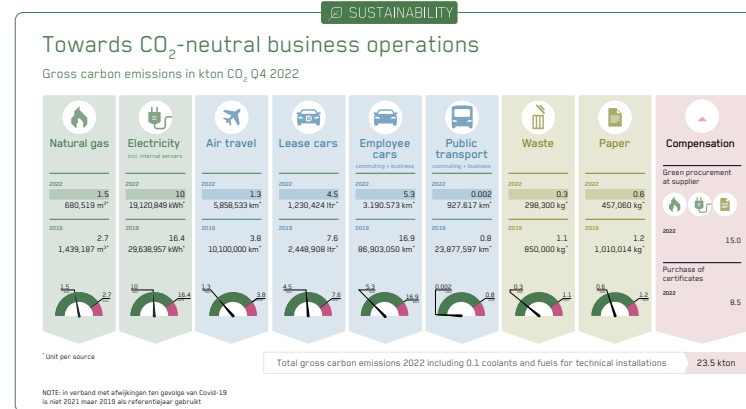
The budget for implementing the activities to achieve the goals listed in this environmental policy, both in terms of operations and investments, is included in the regular budget cycle by

the responsible product/service owner. Expenses and social value are considered carefully in each part of this process.

Through subsidies the government encourages a range of efforts by companies to save energy or implement environmentally-friendly measures. There are various schemes that partially or fully compensate for the additional expenses of environmentally-friendly investments. Subsidy applications should form part of the contracts with suppliers and maintenance parties.

Monitoring & reporting

One way we monitor progress on achieving our environmental goals each quarter is via the climate-neutral business operations dashboard. We report on this each year in the Achmea annual report.



To underline our ambition to have energy-neutral buildings, on 5 July 2021 we signed the Dutch Green Building Council's (DGBC) Paris Proof Commitment. In doing so, Achmea is committing itself to making all existing and new buildings under the direct control of Achmea Interne Diensten (own real estate) Paris Proof in 2040 (i.e. a maximum of 70 kWh per m² of usable area). We report our progress on this annually to the DGBC.

By participating in the Anders Reizen coalition we commit to halving carbon emissions from business travel as of 2030 (versus 2016). This is laid down in the sustainable mobility pledge we have signed. We report our progress on this annually to Anders Reizen.



Laws and legislation

Environmental legislation sets limits for people and businesses for activities that have an impact on the quality of life of people, animals and plants. Laws and regulations are constantly evolving. Below you will find a list of the most important environmental legislation and regulations that apply to our activities:

- Environmental Management Act
- Activities Decree on Environmental Management
- EU Energy Efficiency Directive (EED)
- Buildings decree: BENG Non-residential Buildings (Near Energy Neutrality Buildings)
- Buildings decree: Energy label C offices (2023) and Energy label A offices (2030)
- Climate Act
- Spatial Planning Act
- Water Act
- Environmental Act - Decree on Work-related employee mobility (= reporting obligation)
- Corporate Sustainability Reporting Directive (CSRD) and EU Taxonomy

Laws and regulations under development:

- Corporate Sustainability Due Diligence Directive (CSDDD)



Colophon

Environmental policy for Achmea's Internal Business Operations

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Disclaimer

Our environmental policy is constantly evolving. This document is therefore a snapshot of the current situation. It is a summary of information on the environmental focus areas that are relevant to Achmea. Internal and external trends and developments can have an impact on achieving the objectives. We aim to update this document at least once a year. If you have any comments, tips or corrections, please mail these to mvo@achmea.nl

