

Sustainability Statement

Achmea is the largest insurance group in the Netherlands. We offer our customers non-life, healthcare and income protection insurance. About half of Dutch households choose insurance from Achmea or one of its brands. With our cooperative background, we want to contribute to a healthy, safe and future-proof society. As a socially-responsible business, sustainability is a key priority for us and so, with that in mind, we have signed up to the UN Principles for Sustainable Insurance (PSI) and Principles for Responsible Investment (PRI).

The PSI help us deal with the changing social and ecological risk landscape around the world, such as aging populations, rising cost of healthcare, rapidly declining biodiversity, economic inequalities within and between countries and climate change. The PRI focus more specifically on our role as an investor and resulting influence on corporate conduct. Dominant themes are healthcare and wellbeing, human rights (including employment rights and rights of children), nature including biodiversity and climate. Achmea supports the United Nations Sustainable Development Goals (SDGs), with a focus particularly on three specific goals where we want to have extra impact.

Corporate Social Responsibility also plays a key role in our own operations and we expect every company that we do business with to contribute to Achmea's ambition to act sustainably. This includes our suppliers, other parties Achmea works with and their subsidiaries. Together we refer to them as partners. We expect them to meet their obligations under national and international law and regulations and to have the points set out in this Sustainability Statement structurally embedded in their business. This means that Achmea expects its partners to at least act as follows in respect of sustainability.

Corporate policy

Our partners comply with Dutch and European human rights legislation. They are not directly or indirectly involved in violations of international law, comply fully with consumer protection law and regulations and keep consumers properly informed. They are directly or indirectly involved in the economic, social and cultural development of a sustainable society in the countries where they operate.

Products, services and the environment

Our partners work towards sustainable internal business processes. They offer sustainable products and services which, as a matter of course, cause as little environmental damage as possible and at least meet the legal requirements in force or reasonably foreseeable at the time of delivery or completion. Their services and products meet industry sustainability and certification standards. At the end of a product's lifecycle, the materials used in it can, as far as possible, be returned to the technical or biological products/materials cycle. Our partners can demonstrate an understanding of their and their suppliers'



direct and indirect impact on the environment and they strive for continuous improvement.

Employment practices

Our partners offer their employees equal rights and opportunities without discriminating by race, gender, origin, social status, age, religion, political views, sexual orientation or health. They ensure safe working conditions, protect employees' physical integrity and health and promote personal development and training. They pay their employees enough to ensure a reasonable standard of living. Our partners do not use exploitation, forced shopping, forced labour and child labour and actively help to reduce it. Our partners encourage an inclusive corporate culture, including working to enhance the participation of people with a disadvantage in the labour market.

Compliance, reporting and verification

Our partners ensure that their employees and suppliers are familiar with the latest version of these principles and obligations and fully comply with them. They carry out internal and external checks and have management systems for this in place. At the request of stakeholders, including Achmea, they report on and are accountable for this.