

# NN Group N.V. 2019 GRI Index table, Progress reports to the Principles for Sustainable Insurance and the UN Global Compact

**NN Group N.V.**

**Accelerating sustainable transformation**












This document contains the GRI Index table and our Progress reports to the Principles for Sustainable Insurance and to the United Nations Global Compact. These reports serve as a reference to the relevant pages in our 2019 Annual Review, 2019 Financial Report and our corporate website.

The Hague,  
12 March 2020



## GRI Index table

Our Annual Report report has been prepared in accordance with the GRI Standards: Core option. This entails that we report at least one indicator for our material topics. In case we report on more indicators, these are also included in the table.

		Reference
		 Annual Review  Financial Report  NN Group website
Indicator	Description of indicator	Reference
General standard disclosures		
102-1	Name of the organisation	 Contact and legal information
102-2	Activities, brands, products, and services	 Our performance – Netherlands, International Insurance, Asset Management
102-3	Location of headquarters	 Contact and legal information
102-4	Location of operations	 Who we are  Who we are
102-5	Ownership and legal form	 Corporate governance
102-6	Markets served	 Our performance – Netherlands, International Insurance, Asset Management  Notes to the consolidated annual accounts (Note 31)
102-7	Scale of the organisation	 Creating and sharing value, Our performance – Netherlands, International Insurance, Asset Management, Facts and figures
102-8	Information on employees and other workers	 We partially report on this disclosure in Creating and sharing value – Employees, Facts and figures
102-9	Supply chain	 Who we are, Creating and sharing value – Society and communities
102-10	Significant changes to the organisation and its supply chain	 Our approach to reporting
102-11	Precautionary Principle or approach	 Notes to the consolidated annual accounts (Note 50)
102-12	External initiatives	 Stakeholder engagement and international commitments  In society
102-13	Membership of associations	 Stakeholder engagement and international commitments  In society/Governance, memberships and endorsements
102-14	Statement from senior decision-maker	 CEO statement  Report of the Supervisory Board
102-15	Key impacts, risks, and opportunities	 Our operating environment, NN Group's strategic priorities
102-16	Values, principles, standards, and norms of behaviour	 Our culture and governance
102-17	Mechanisms for advice and concerns about ethics	 Our culture and governance  Notes to the consolidated annual accounts (Note 50)  Who we are/Corporate governance
102-18	Governance structure	 How we are organised  Corporate governance  Who we are/Corporate governance
102-19	Delegating authority	 How we are organised  Corporate governance  Who we are/Corporate governance
102-20	Executive-level responsibility for economic, environmental, and social topics	 How we are organised  In society/Governance, memberships and endorsements
102-21	Consulting stakeholders on economic, environmental, and social topics	 Our operating environment, Stakeholder engagement and international commitments
102-22	Composition of the highest governance body and its committees	 How we are organised  Corporate governance  Who we are/Corporate governance
102-23	Chair of the highest governance body	 Corporate governance

## GRI Index table Continued

Indicator	Description of indicator	Reference
102-24	Nominating and selecting the highest governance body	FR Corporate governance Who we are/Corporate governance
102-25	Conflicts of interest	FR Corporate governance Who we are/Corporate governance
102-26	Role of highest governance body in setting purpose, values, and strategy	AR Our culture and governance, How we are organised FR Corporate governance
102-27	Collective knowledge of highest governance body	AR Our culture and governance FR Report of the Supervisory Board
102-28	Evaluating the highest governance body's performance	FR Report of the Supervisory Board, Corporate governance, Remuneration Report
102-29	Identifying and managing economic, environmental, and social impacts	AR Our operating environment, How we are organised FR Corporate governance, Notes to the consolidated annual accounts (Note 50)
102-30	Effectiveness of risk management processes	AR Our operating environment, How we are organised FR Corporate governance, Notes to the consolidated annual accounts (Note 50)
102-31	Review of economic, environmental, and social topics	FR Report of the Supervisory Board, Corporate governance
102-32	Highest governance body's role in sustainability reporting	AR How we are organised, Our approach to reporting FR In society/Governance, memberships and endorsements
102-33	Communicating critical concerns	FR Corporate governance, Report of the Supervisory Board
102-34	Nature and total number of critical concerns	FR Report of the Supervisory Board
102-35	Remuneration policies	FR Remuneration report
102-36	Process for determining remuneration	FR Remuneration report
102-37	Stakeholders' involvement in remuneration	FR Remuneration report
102-38	Annual total compensation ratio	FR Remuneration report (aggregated level)
102-39	Percentage increase in annual total compensation ratio	FR 2019 ratio not reported. For CEO compensation and staff expenses, see Remuneration report and Notes to the consolidated annual accounts (Note 26)
102-40	List of stakeholder groups	AR Stakeholder engagement and international commitments
102-41	Collective bargaining agreements	AR Supporting our people in times of change, Facts and figures
102-42	Identifying and selecting stakeholders	AR Determining material topics, Stakeholder engagement and international commitments
102-43	Approach to stakeholder engagement	AR Determining material topics, Stakeholder engagement and international commitments
102-44	Key topics and concerns raised	AR Stakeholder engagement and international commitments
102-45	Entities included in the consolidated financial statements	FR Notes to the consolidated annual accounts (Note 31)
102-46	Defining report content and topic boundaries	AR Our approach to reporting
102-47	List of material topics	AR Determining material topics
102-48	Restatements of information	FR Notes to the consolidated annual accounts (Note 1)
102-49	Changes in reporting	AR Our approach to reporting
102-50	Reporting period	AR Our approach to reporting
102-51	Date of most recent report	AR Our approach to reporting
102-52	Reporting cycle	AR Our approach to reporting
102-53	Contact point for questions regarding the report	AR Contact and legal information
102-54	Claims of reporting in accordance with the GRI Standards	AR Our approach to reporting
102-55	GRI content index	FR 2019 GRI Index table
102-56	External assurance	AR Our approach to reporting, Assurance report of the independent auditor

## GRI Index table Continued

Indicator	Description of indicator	Reference
<b>Specific standard disclosures</b>		
<b>Economic</b>		
103	Disclosure on Management Approach	AR Determining material topics, NN Group's strategic priorities, Creating and sharing value
201-1	Direct economic value generated and distributed	AR Determining material topics, NN Group's strategic priorities, Creating and sharing value
201-2	Financial implications and other risks and opportunities due to climate change	AR Determining material topics, Our response to the Task Force on Climate-related Financial Disclosures
201-3	Defined benefit plan obligations and other retirement plans	FR Notes to the consolidated annual accounts (Note 26)
202-2	Proportion of senior management hired from the local community	AR Supporting our people in times of change
<b>Indirect economic impacts</b>		
103	Disclosure on Management Approach	AR Determining material topics, NN Group's strategic priorities, Creating and sharing value
203-1	Infrastructure investments and services supported	AR Creating and sharing value, Facts and figures
203-2	Significant indirect economic impacts	AR Creating and sharing value, Facts and figures
<b>Anti-corruption</b>		
103	Disclosure on Management Approach	AR Determining material topics
205-1	Operations assessed for risks related to corruption	FR Notes to the consolidated annual accounts (Note 50)
205-2	Communication and training about anti-corruption policies and procedures	AR Our values FR Notes to the consolidated annual accounts (Note 50)
205-3	Confirmed incidents of corruption and actions taken	AR Facts and figures (incidents of fraud). Fraud and corruption FR are also included in our operational risk management (process)
<b>Environmental</b>		
302-1	Energy consumption within the organisation	AR Creating a positive impact on society, Facts and figures
302-2	Energy consumption outside of the organisation	AR Facts and figures
302-3	Energy intensity	AR Facts and figures
302-4	Reduction of energy consumption	AR Creating a positive impact on society, Facts and figures
305-1	Direct (Scope 1) GHG emissions	AR Facts and figures
305-2	Energy indirect (Scope 2) GHG emissions	AR Facts and figures
305-3	Other indirect (Scope 3) GHG emissions	AR Facts and figures
305-4	GHG emissions intensity	AR Facts and figures
305-5	Reduction of GHG emissions	AR Facts and figures
308-1	New suppliers that were screened using environmental criteria	AR Creating a positive impact on society (process)
<b>Employment</b>		
103	Disclosure on Management Approach	AR NN Group's strategic priorities, Creating and sharing value
401-1	New employee hires and employee turnover	AR Facts and figures (aggregated level)
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	AR Supporting our people in times of change, Facts and figures FR Notes to the consolidated annual accounts (Note 26)
402-1	Minimum notice periods regarding operational changes	AR Supporting our people in times of change
403-2	Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	AR Supporting our people in times of change, Facts and figures (aggregated level)
403-4	Health and safety topics covered in formal agreements with trade unions	AR Supporting our people in times of change (Netherlands only, not reported)
<b>Training &amp; education</b>		
103	Disclosure on Management Approach	AR NN Group's strategic priorities, Creating and sharing value
404-1	Average hours of training per year per employee	AR We partially report on this disclosure in Supporting our people in times of change, Facts and figures (total spend and spend/FTE)
404-2	Programmes for upgrading employee skills and transition assistance programmes	AR Supporting our people in times of change, Facts and figures



GRI Index table Continued

Indicator	Description of indicator	Reference
404-3	Percentage of employees receiving regular performance and career development reviews	AR Facts and figures
<b>Diversity &amp; equal opportunities</b>		
103	Disclosure on Management Approach	AR Determining material topics, NN Group's strategic priorities, Creating and sharing value
405-1	Diversity of governance bodies and employees	AR Supporting our people in times of change, How we are organised, Facts and figures FR Corporate governance
412-2	Employee training on human rights policies or procedures	AR Stakeholder engagement and international commitments
412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	AR Responsible investment, Facts and figures, NN Investment Partners' Responsible Investing Report 2019
<b>Local communities</b>		
103	Disclosure on Management Approach	AR NN Group's strategic priorities, Creating and sharing value
413-1	Operations with local community engagement, impact assessments, and development programmes	AR Creating a positive impact on society, Facts and figures
FS14	Initiatives to improve access to financial services for disadvantaged people	AR Adding value for customers, Creating a positive impact on society, Facts and figures
414-1	New suppliers that were screened using social criteria	AR Creating a positive impact on society (process)
<b>Marketing &amp; product and service labeling</b>		
DMA (FS15)	Policies for the fair design of financial products and services	AR Determining material topics, Adding value for customers
DMA (FS16)	Initiatives to enhance financial literacy by type of beneficiary	AR Adding value for customers, Creating a positive impact on society
417-1	Requirements for product and service information and labeling	AR Adding value for customers (customer golden rules process)
417-2	Incidents of non-compliance concerning product and service information and labeling	AR Adding value for customers (process)
417-3	Incidents of non-compliance concerning marketing communications	AR Adding value for customers FR Notes to the consolidated annual accounts (Note 42)
<b>Customer privacy</b>		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	AR Determining material topics (process, no data reported yet)
<b>Socioeconomic compliance</b>		
419-1	Non-compliance with laws and regulations in the social and economic area	FR Legal proceedings
<b>Product portfolio</b>		
FS6	Percentage of the portfolio for business lines by specific region, size	AR Our performance – Netherlands, International Insurance, Asset Management
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line, broken down by purpose	AR Adding value for customers, Creating a positive impact on society, Facts and figures
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line, broken down by purpose	AR Creating a positive impact on society, Facts and figures
<b>Audit</b>		
DMA (FS9)	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	AR Our approach to reporting
<b>Active ownership</b>		
DMA (FS12)	Voting policy(ies) applied to environmental or social issues for shares over which the reporting organisation holds the right to vote shares or advises on voting.	AR Creating a positive impact on society, Facts and figures, In society/Responsible investment, NN Investment Partners' Responsible Investing Report 2019
FS 10	Percentage and number of companies held in the institutions portfolio with which the reporting organisation has interacted on environmental or social issues	AR Creating a positive impact on society, Facts and figures, NN Investment Partners' Responsible Investing Report 2019
FS 11	Percentage of assets subject to positive and negative environmental or social screening	AR Creating a positive impact on society, Facts and figures, NN Investment Partners' Responsible Investing Report 2019

# Principles for Sustainable Insurance Progress report 2019

**In June 2012, we became a founding signatory of the UN Principles for Sustainable Insurance. We report on our progress in implementing the principles in our business operations throughout the NN Group Annual Report.**

The overview below provides a selection of examples from this progress, including references to the relevant pages in the report.











-  Annual Review
-  NN Group website

Our commitment	Our goals	Our progress 2019
We will embed in our decision-making environmental, social and governance issues, relevant to our business	<p>Offer insight, tools and programmes to improve consumers' financial decision-making</p> <hr/> <p>Maintain an up-to-date environmental and social risk policy framework</p> <hr/> <p>Develop a set of ambitions, goals and performance indicators for our insurance and asset management business</p>	<p>We developed online and offline platforms for knowledge sharing and supporting people in securing their financial futures</p> <p> pages 18-26, 28-31</p> <hr/> <p>We further strengthened our Responsible Investment Framework policy by developing and publishing a Statement on Coal. Also in other business activities and policies, we integrate e.g. climate-related risks.</p> <p> pages 11-13, 24-26, 37-39, 52-55</p> <p> <a href="http://www.nn-group.com/In-society.htm">www.nn-group.com/In-society.htm</a></p> <hr/> <p>Our strategic approach and objectives related to corporate citizenship have the continued support of the Management Board and Supervisory Board</p> <p> pages 3, 8-9, 20, 35-51, 62-65, 71-74</p>
We will work together with clients and business partners to raise awareness of environmental, social and governance issues, manage risk and develop solutions	<p>Grow the Assets under Management in sustainable and impact strategies, and expand our product offering</p> <hr/> <p>Manage our direct footprint and review our procurement process in order to create more sustainable practices</p>	<p>Assets under Management in sustainable and impact strategies increased with 37% to EUR 22.7 billion, compared to 2018; new funds were introduced in 2019</p> <p> pages 24-26, 37-39, 61</p> <p> <a href="http://www.nnip.com/en-INT/professional/asset-management/responsible-investing">www.nnip.com/en-INT/professional/asset-management/responsible-investing</a></p> <hr/> <p>Carbon emissions from our business operations decreased by 14%/FTE compared to 2018. NN Group continued the embedding of sustainability in the procurement policy and process.</p> <p> pages 40, 64</p>
We will work together with governments, regulators and other key stakeholders to promote widespread action across society on environmental, social and governance issues	<p>Engage with stakeholders on general developments or more specific issues</p> <hr/> <p>Promote responsible insurance and asset management amongst key stakeholders</p> <hr/> <p>Create positive change in the communities where we operate by supporting people to improve their financial wellbeing and help them overcome adversity. Reach out to at least 100,000 young people by 2020</p>	<p>We entered into dialogue with various stakeholders on different topics. More in particular, we actively participate in the ICSR covenant for the Dutch insurance sector.</p> <p> pages 10, 50-51</p> <p>We also published several reports on sustainability topics</p> <p> <a href="http://www.nn-group.com">www.nn-group.com</a>; <a href="http://www.nnip.com">www.nnip.com</a></p> <hr/> <p>We are an active member of various (inter) national organisations and networks. In 2019, NN became a (board) member of the Institutional Investors Group on Climate Change, and signed the Commitment of the financial sector to the Dutch Climate Agreement.</p> <p> pages 50-51</p> <p> <a href="http://www.nn-group.com/In-society/Governance-memberships-and-endorsements.htm">www.nn-group.com/In-society/Governance-memberships-and-endorsements.htm</a></p> <p>We aim to contribute to positive change as we support investee companies to seek improvement in ESG policies and practices</p> <p> pages 37-39, 61</p> <p> <a href="http://www.nnip.com/en-INT/professional/asset-management/responsible-investing">www.nnip.com/en-INT/professional/asset-management/responsible-investing</a></p> <hr/> <p>Increase in young people reached (25,421 in 2019) through NN Future Matters programme (exceeding our 2020 target). Total funds donated in 2019 to charitable organisations was EUR 3.2 million.</p> <p> pages 41, 64</p> <p> <a href="http://www.nn-group.com/In-society.htm">www.nn-group.com/In-society.htm</a></p>
We will demonstrate accountability and transparency in regularly disclosing publicly on our progress in implementing the principles	Ensure public disclosure of our non-financial objectives, and the progress we make, in our annual reporting	NN Group published our 2019 Annual Report, consisting of an integrated Annual Review and the Financial Report. This table serves as a cross-reference to the relevant sections in these reports and our website.

# United Nations Global Compact Progress report 2019

UN Global Compact	NN Group commitment	Performance
<p><b>Principle 1</b> Business should support and respect the protection of internationally proclaimed human rights</p>	<p>The NN statement of Living our Values includes the commitment to respect human rights. Human rights are an integral part of NN Group's Responsible Investment Framework policy that applies to all asset classes. We ask our suppliers to agree to comply with the UNGC principles that promote human rights, fair labour practices, environmental protection, and anti-corruption. NN Group is a member of various international networks and initiatives.</p>	<p>Living our Values programme Corporate Human Rights Statement (2017) NN Group Responsible Investment Framework policy including norms-based criteria. NN is an active participant within the ICSR covenant for the Dutch insurance sector, aiming to strengthen ESG due diligence in line with the OECD Guidelines and the Principles for Business and Human Rights. Procurement Policy NN Group memberships  pages 32-34, 37-39, 40, 45-47, 50-51  <a href="http://www.nn-group.com">www.nn-group.com</a></p>
<p><b>Principle 2</b> Business should ensure that they are not complicit in human rights abuses</p>	<p>The NN statement of Living our Values includes the commitment to respect human rights. Human rights are an integral part of NN Group's Responsible Investment Framework policy that applies to all asset classes. We ask our suppliers to agree to comply with the UNGC principles that promote human rights, fair labour practices, environmental protection, and anti-corruption. NN Group is a member of various international networks and initiatives.</p>	<p>Living our Values programme Corporate Human Rights Statement (2017) NN Group Responsible Investment Framework policy including norms-based criteria. NN is an active participant within the ICSR covenant for the Dutch insurance sector, aiming to strengthen ESG due diligence in line with the OECD Guidelines and the Principles for Business and Human Rights. Procurement Policy NN Group memberships  pages 32-34, 37-39, 40, 45-47, 50-51  <a href="http://www.nn-group.com">www.nn-group.com</a></p>
<p><b>Principle 3/ILO Conventions 87 and 98</b> Business should uphold the freedom of association and the effective recognition of the right to collective bargaining</p>	<p>The NN statement of Living our Values includes the commitment to respect human rights, advocate equal opportunities and encourage diversity of thinking. At NN Group, we uphold the freedom of association for all our employees and recognise the right to collective bargaining. Human rights are an integral part of NN Group's Responsible Investment Framework policy and applies to all asset classes. We ask our suppliers to agree to comply with the UNGC principles that promote human rights, fair labour practices, environmental protection and anti-corruption.</p>	<p>Living our Values programme Corporate Human Rights Statement (2017) Human Capital Policy. In 2019, we reached a new CLA for our employees in the Netherlands, introducing new elements such as more parental leave and a diversity day. NN Group Responsible Investment Framework policy, including norms-based criteria Procurement Policy  pages 32-34, 37-39, 40, 45-47, 50-51, 63  <a href="http://www.nn-group.com">www.nn-group.com</a></p>
<p><b>Principle 4/ILO Conventions 29 and 105</b> Business should support the elimination of all forms of forced and compulsory labour</p>	<p>The NN statement of Living our Values includes the commitment to respect human rights. Human rights are an integral part of NN Group's Responsible Investment Framework policy and applies to all asset classes. We ask our suppliers to agree to comply with the UNGC principles that promote human rights, fair labour practices, environmental protection and anti-corruption.</p>	<p>Living our Values programme Corporate Human Rights Statement (2017) NN Group Responsible Investment Framework policy, including norms-based criteria Procurement Policy  pages 37-39, 40, 45-47, 50-51  <a href="http://www.nn-group.com">www.nn-group.com</a></p>
<p><b>Principle 5/ILO Conventions 138 and 182</b> Business should support the effective abolition of child labour</p>	<p>The NN statement of Living our Values includes the commitment to respect human rights. Human rights are an integral part of NN Group's Responsible Investment Framework policy and applies to all asset classes. We ask our suppliers to agree to comply with the UNGC principles that promote human rights, fair labour practices, environmental protection and anti-corruption.</p>	<p>Living our Values programme Corporate Human Rights Statement (2017) NN Group Responsible Investment Framework policy, including norms-based criteria Procurement Policy  pages 37-39, 40, 45-47, 50-51  <a href="http://www.nn-group.com">www.nn-group.com</a></p>

United Nations Global Compact Progress report 2019 Continued

UN Global Compact	NN Group commitment	Performance
<p><b>Principle 6/ILO Conventions 100 and 111</b> Business should support the elimination of discrimination in respect of employment and occupation</p>	<p>The NN statement of Living our Values includes the commitment to respect human rights. At NN Group, we believe it is right for the composition of our workforce to reflect that of society and for our people to bring a diversity of talents, beliefs and perceptions to their work.</p>	<p>Living our Values programme Corporate Human Rights Statement (2017) Human Capital Policy (including diversity and inclusion)  pages 32-34, 61-62  <a href="http://www.nn-group.com">www.nn-group.com</a></p>
<p><b>Principle 7</b> Business should support a precautionary approach to environmental challenges</p>	<p>The NN statement of Living our Values includes the commitment to respect each other and the world we live in. NN Group's Responsible Investment Framework policy aims to mitigate environmental and social risk of our investment activities. NN Group's environmental approach aims to minimise the environmental impact of our own operations. NN Group's Procurement Policy includes environmental aspects.</p>	<p>NN statement of Living our Values Further strengthened the NN Group Responsible Investment Framework policy by publishing our Statement on Coal, including investment restrictions for thermal coal mining companies for all assets, and a phase-out strategy for coal power companies to close to zero by 2030 for our proprietary assets. NN installed a Climate Change Dialogue (a multi-disciplined working group advising the Management Board on climate risks and opportunities) to support e.g. the implementation of the recommendations of the Task Force Climate-related Financial Disclosures. Corporate Environmental Statement (2017) Procurement Policy  pages 37-39, 40, 50-51, 52-55, 61-62, 64  <a href="http://www.nn-group.com">www.nn-group.com</a></p>
<p><b>Principle 8</b> Business should undertake initiatives to promote greater environmental responsibility</p>	<p>The NN statement of Living our Values includes the commitment to respect each other and the world we live in. NN Group's Responsible Investment Framework policy aims to mitigate environmental and social risk of our investment activities. NN Group's Procurement Policy includes environmental issues, this is to ensure environmental sustainability. NN Group is a member of various international networks and initiatives.</p>	<p>Living our Values programme Further strengthened the NN Group Responsible Investment Framework policy by publishing our Statement on Coal, including investment restrictions for thermal coal mining companies for all assets and a phase-out strategy for coal power companies to close to zero by 2030 for our proprietary assets. NN Investment Partners held 662 dialogues with issuers on ESG factors (of which 34% on environmental issues). NN Group signed the Commitment of the financial sector to the Dutch Climate Agreement, and became a member of the Institutional Investors Group on Climate Change. Corporate Environmental Statement (2017) Procurement Policy  pages 37-39, 40, 50-51, 52-55, 61-62, 64  <a href="http://www.nn-group.com">www.nn-group.com</a></p>
<p><b>Principle 9</b> Business should encourage the development and diffusion of environmentally friendly technologies</p>	<p>The NN statement of Living our Values includes the commitment to respect each other and the world we live in. Grow assets under management in sustainable and impact strategies, and expand related product offering.</p>	<p>Living our Values programme Further strengthened the NN Group Responsible Investment Framework policy by publishing our Statement on Coal. Assets under Management in sustainable and impact strategies increased with 37% compared to 2018 to EUR 22.7bn. NN Investment Partners expanded its green bond funds range, reaching a total of EUR 1.8bn AuM at year-end 2019.  pages 37-39, 50-51, 52-55, 61-62, 64  <a href="http://www.nn-group.com/In-society.htm">www.nn-group.com/In-society.htm</a>; <a href="http://www.nnip.com">www.nnip.com</a></p>
<p><b>Principle 10</b> Business should work against corruption in all its forms, including extortion and bribery</p>	<p>The NN statement of Living our Values includes the commitment to act with integrity. NN Group has zero tolerance towards bribery and corruption and has clear policies on this. NN Group implements a Code of Conduct including Financial Economic Crime (FEC).</p>	<p>Living our Values programme Launch online learning platform Conduct Matters, and Risk Culture Check-in. Acknowledgement of NN Code of Conduct (100%) Governance and compliance  pages 45-47  <a href="http://www.nn-group.com/Who-we-are.htm">www.nn-group.com/Who-we-are.htm</a></p>





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