

ACHMEA B.V., INFORMATION FOR THE YEAR 2020

PSI TABLE

Achmea signed the Principles for Sustainable Insurance (PSI) in 2012. The reference table below is designed to allow Achmea to account for the implementation of these principles in a transparent fashion. For further information about the PSI, see www.unepfi.org/psi.

PRINCIPLE 1: ENVIRONMENTAL, SOCIAL AND GOVERNANCE ISSUES (ESG) RELEVANT TO OUR INSURANCE BUSINESS ARE EMBEDDED IN OUR DECISION-MAKING

POSSIBLE ACTIONS: COMPANY STRATEGY	FULFILMENT/REFERENCE
Establish a company strategy at the Board and executive management levels to identify, assess, manage and monitor ESG issues in business operations	Achmea Annual Review 2020 - Our mission, Our strategy, Our value creation
Dialogue with company owners on the relevance of ESG issues to company strategy	Achmea Annual Review 2020 - Our mission, In dialogue with our stakeholders www.verenigingachmea.nl
Integrate ESG issues into recruitment, training and employee engagement programmes	Achmea Annual Review 2020 - How we create value for our employees
POSSIBLE ACTIONS: RISK MANAGEMENT AND UNDERWRITING	FULFILMENT/REFERENCE
Establish processes to identify and assess ESG issues inherent in the portfolio and be aware of potential ESG-related consequences of the company's transactions	Achmea Annual Review 2020 - How we create value for society
Integrate ESG issues into risk management, underwriting and capital adequacy decision-making processes, including research, models, analytics, tools and metrics	Achmea Year Report 2020 - Consolidated financial statements, Capital and risk management
POSSIBLE ACTIONS: PRODUCT AND SERVICE DEVELOPMENT	FULFILMENT/REFERENCE
Develop products and services which reduce risk, have a positive impact on ESG issues and encourage better risk management	Achmea Annual Review 2020 - Our strategy, How we create value for our customers, How we create value for society
Develop or support literacy programmes on risk, insurance and ESG issues	Achmea Annual Review 2020 - How we create value for our customers, How we create value for society, How we create value via our processes
POSSIBLE ACTIONS: CLAIMS MANAGEMENT	FULFILMENT/REFERENCE
Respond to customers quickly, fairly, sensitively and transparently at all times and make sure claims processes are clearly explained and understood	Achmea Annual Review 2020 - How we create value for our customers, How we create value via our processes
POSSIBLE ACTIONS: SALES AND MARKETING	FULFILMENT/REFERENCE
Educate sales and marketing staff on ESG issues relevant to products and services and integrate key messages responsibly into strategies and campaigns	Achmea Annual Review 2020 - How we create value for our employees, How we create value via our processes
Make sure coverage, benefits and costs of products and services are relevant and clearly explained and understood	Achmea Annual Review 2020 - How we create value for society, How we create value for our customers, How we create value via our processes
POSSIBLE ACTIONS: INVESTMENT MANAGEMENT	FULFILMENT/REFERENCE
Integrate ESG issues into investment decision-making (e.g. by implementing the Principles for Responsible Investment)	Achmea Annual Review 2020 - How we create value for society

PRINCIPLE 2: WE WILL WORK TOGETHER WITH OUR CLIENTS AND BUSINESS PARTNERS TO RAISE AWARENESS OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE ISSUES, MANAGE RISK AND DEVELOP SOLUTIONS

POSSIBLE ACTIONS: CUSTOMERS AND SUPPLIERS	FULFILMENT/REFERENCE
Dialogue with clients and suppliers on the benefits of managing ESG issues and the company's expectations and requirements on ESG issues	Achmea Annual Review 2020 - In dialogue with our stakeholders, Our strategy, How we create value for society
Provide customers and suppliers with information and tools that may help them manage ESG issues	Achmea Annual Review 2020 - How we create value for our customers, How we create value for society
Integrate ESG issues into tender and selection processes for suppliers	Achmea Annual Review 2020 - How we create value for society
POSSIBLE ACTIONS: INSURERS, REINSURERS AND BROKERS	FULFILMENT/REFERENCE
Promote adoption of the principles	Achmea Annual Review 2020 - Our strategy, In dialogue with our stakeholders, How we create value for society
Support the inclusion of ESG issues in professional education and ethical standards in the insurance industry	Achmea Annual Review 2020 - How we create value for our employees

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PRINCIPLE 3: WE WILL WORK TOGETHER WITH GOVERNMENTS, REGULATORS AND OTHER KEY STAKEHOLDERS TO PROMOTE WIDESPREAD ACTION ACROSS SOCIETY ON ENVIRONMENTAL, SOCIAL AND GOVERNANCE ISSUES

POSSIBLE ACTIONS: GOVERNMENTS, REGULATORS AND OTHER POLICYMAKERS	FULFILMENT/REFERENCE
Support prudential policy, regulatory and legal frameworks that enable risk reduction, innovation and better management of ESG issues	Achmea Annual Review 2020 - How we create value for society Achmea Year Report 2020 - Consolidated financial statements, Capital and risk management
Dialogue with governments and regulators to develop integrated risk management approaches and risk transfer solutions	Achmea Annual Review 2020 - In dialogue with our stakeholders
POSSIBLE ACTIONS: OTHER KEY STAKEHOLDERS	FULFILMENT/REFERENCE
Dialogue with intergovernmental and non-governmental organisations to support sustainable development by providing risk management and risk transfer expertise	Achmea Annual Review 2020 - In dialogue with our stakeholders, How we create value for society
Dialogue with academia and the scientific community to foster research and educational programmes on ESG issues in the context of the insurance business	Achmea Annual Review 2020 - In dialogue with our stakeholders
Dialogue with media to promote public awareness of ESG issues and good risk management	Achmea Annual Review 2020 - In dialogue with our stakeholders

PRINCIPLE 4: WE WILL DEMONSTRATE ACCOUNTABILITY AND TRANSPARENCY IN REGULARLY DISCLOSING PUBLICLY OUR PROGRESS IN IMPLEMENTING THE PRINCIPLES

POSSIBLE ACTIONS	FULFILMENT/REFERENCE
Assess, measure and check the company's progress in managing ESG issues and proactively and regularly disclose this information publicly	Through annual reporting, Half yearly MVB report www.achmea.com
Participate in relevant disclosure or reporting framework	Achmea Annual Review 2020 - Supplement A. Reporting principles, Supplement E. Other sustainability information Governance – Corporate Governance
Hold a dialogue with customers, regulators, credit rating agencies and other stakeholders to foster mutual understanding for the use of the principles	Achmea Annual Review 2020 - In dialogue with our stakeholders