

SUPPLEMENT F: 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	Executive Board Report: About Achmea (Our vision), Strategy and objectives (Our strategy, Our value creation model)
Dialogue with company owners on the relevance of ESG issues to company strategy	Executive Board Report: About Achmea (Our vision), Our environment (In dialogue with stakeholders and material topics)
Integrate ESG issues into recruitment, training and employee engagement programmes	Executive Board Report: Results (Other results own operations (social topics))
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	Executive Board Report: Our environment (In dialogue with stakeholders and material topics), Results (Main strategic results and developments domains, Other results (Insurance and services, Investments and financing and Own operations)), Embedding in business operations (In detail: Risk management of climate change (TCFD))
Integrate ESG issues into risk management, underwriting and capital adequacy decision-making processes, including research, models, analytics, tools and metrics	Executive Board Report: Embedding in business operations (In detail: Risk management of climate change (TCFD)) 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	Executive Board Report: Results (Main strategic results and developments domains, Other results insurance and services)
Develop or support literacy programmes on risk, insurance and ESG issues	Executive Board Report: Results (Other results insurance and services (social themes)) Cooperative identity - Achmea (Stichting Lezen & Schrijven)
POSSIBLE ACTIONS: CLAIMS MANAGEMENT	FULFILMENT/REFERENCE
Respond to clients quickly, fairly, sensitively and transparently at all times and make sure claims processes are clearly explained and understood	Executive Board Report: Results (Other results insurance and services (social topics))
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	https://www.achmea.nl/waar-we-voor-staan/duurzaamheid
Make sure coverage, benefits and costs of products and services are relevant and clearly explained and understood	Executive Board Report: Results (Other results insurance and services (social topics))
POSSIBLE ACTIONS: INVESTMENT MANAGEMENT	FULFILMENT/REFERENCE
Integrate ESG issues into investment decision-making (e.g. by implementing the Principles for Responsible Investment)	Executive Board Report: Results (Other results investments and financing))

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: CLIENTS 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	Executive Board Report: Our environment (In dialogue with stakeholders and material topics), Strategy and objectives (Our strategy), Embedding in business operations (In detail: Risk management of climate change (TCFD))
Provide clients and suppliers with information and tools that may help them manage ESG issues	Executive Board Report: Results (Other results insurance and services)
Integrate ESG issues into tender and selection processes for suppliers	Executive Board Report: Results (Other results own operations (environmental topics)), Embedding in business operations (In detail: Risk management of climate change (TCFD))
POSSIBLE ACTIONS: INSURERS, REINSURERS AND BROKERS	FULFILMENT/REFERENCE
Promote adoption of the principles	Executive Board Report: Embedding in business operations (Ethical framework and codes of conduct) Governance: Corporate Governance
Support the inclusion of ESG issues in professional education and ethical standards in the insurance industry	Executive Board Report: Results (Main strategic results and developments domains, Other results insurance and services (social topics))

SUPPLEMENT F: PSI TABLE

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	Executive Board Report: Embedding in business operations (In detail: Risk management of climate change (TCFD)) Consolidated financial statements: Capital and risk management
Dialogue with governments and regulators to develop integrated risk management approaches and risk transfer solutions	Executive Board Report: Our environment (In dialogue with stakeholders and material topics)
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	Executive Board Report: Our environment (In dialogue with stakeholders and material topics)
Dialogue with academia and the scientific community to foster research and educational programmes on ESG issues in the context of the insurance business	Executive Board Report: Our environment (In dialogue with stakeholders and material topics), Embedding in business operations (In detail: Risk management of climate change (TCFD))
Dialogue with media to promote public awareness of ESG issues and good risk management	Executive Board Report: Our environment (In dialogue with stakeholders and material topics)

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 monitor the company's progress in managing ESG issues and proactively and regularly disclose this information publicly	Through annual reporting, SRI Half Year report www.achmea.nl
Participate in relevant disclosure or reporting frameworks	Executive Board Report: Supplement A. Reporting principles, Supplement B. Detailed sustainability information Governance: Corporate Governance
Dialogue with clients, regulators, rating agencies and other stakeholders to gain mutual understanding on the value of disclosure through the Principles	Executive Board Report: Our environment (In dialogue with stakeholders and material topics)