

# Environmental Guidelines

## **Preamble**

ERGO Group AG and the companies belonging to the Group acknowledge their responsibility for environmental and climate protection, resource conservation and the preservation of our ecosystems.

## **Taking responsibility**

The sustained protection of environment and the climate is an important part of our corporate governance as an investment into the future. Our aim is to protect and preserve the natural basis of life of today's and future generations. We are actively taking measures to reduce the negative environmental and climate impacts of our business activities. We also support the adaptation to climate change with our products and services. Thus, the environmental guidelines provide a significant contribution to implementing the Group's corporate responsibility strategy.

## **Reviewing and improving on a regular basis**

Our environmental management secures monitoring and development of our environmental measures with the aim of continually improving our environmental protection and environmental performance as well as preventing and reducing environmental damage.

Of course, we comply with domestic and international environmental protection legislations as well as other binding obligations and self-commitments to environmental protection. We stand by the principles of the United Nations Global Compact and the voluntary obligations of the Principles of Sustainable Insurance (PSI). With our intercompany commitments and regulations (code of conduct, procurement guidelines, company car guidelines) we also consider environmental and climate protection.

Environmental impacts of our business operations are regularly monitored, documented and evaluated. To reduce them, we use state-of-the-art techniques within a reasonable economic scope. We strive steadily to reduce resource and energy consumption and minimise emissions and waste. The carbon footprint serves as a basis to quantify and improve our resource consumption.

We also consider environmental criteria in purchasing and service provider selection. As far as economically feasible, we include the supply chain and product life cycle.

### **Active promoting environmental awareness**

We promote environmental awareness and responsibility of all staff members and motivate them to active environmental protection and to a continuous improvement of the Group's environmental performance. To this end, we rely on information and campaigns.

### **Communication as a key to understanding**

We conceive communication as a dialogue in which we actively involve customers, employees, suppliers and other interested parties. We attach importance to reliable, transparent and clear information about our environmental activities and environmental performance. We particularly focus on internal and external communication media as well as on topic-related exchange.

The open dialogue is the basis for our environmental management system. It enables us to a goal-orientated increase of the environmental performance.

ERGO Group AG

Düsseldorf, February 2018